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THE
INSURANCE REGISTER
1880:

CONTAINING, WITH OTHER INFORMATION, A RECORD OF THE
YEARLY PROGRESS
AND THE
PRESENT FINANCIAL POSITION
OF
BRITISH INSURANCE ASSOCIATIONS.

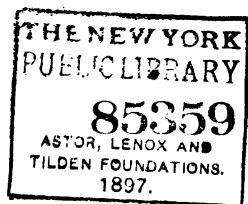
By WILLIAM WHITE,
FELLOW OF THE STATISTICAL SOCIETY.

[TWELFTH YEAR OF PUBLICATION.]

LONDON:
CHARLES AND EDWIN LAYTON,
150, FLEET STREET.

—
1880.

(Entered at Stationers' Hall.)



LONDON:
PRINTED BY CHARLES AND EDWIN LAYTON,
150, FLEET STREET.

ROY WARR
JULIAN
TAYLOR

PREFACE.

THE INSURANCE REGISTER for 1880—the Twelfth yearly issue, and the Ninth since the Life Assurance Companies' Act came into operation—contains, in addition to the information hitherto furnished, a Classification of Assets of the various Life Offices, distinguishing the Assets which bear interest from those which are non-productive. A list, alphabetically arranged, of the Principal Insurance Officers is also published.

The ratio or percentage of management expenses to premium income, as pertaining to the Life Office reports published during the past year, is compared with similar returns furnished in 1871; the Offices being indicated by numbers in preference to names.

These additions, with several others of minor import, will, it is hoped, be regarded as improvements.

The whole of the REGISTER has been reset, and, with a view to facilitate reference, several changes in its arrangement have been effected.

LONDON, 1st *January*, 1880.

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BRITISH INSURANCE DIRECTORY.

Comprising Date of Establishment, Title, Business, Chief and Principal Branch Offices, Board Days, and Principal Officers.

* * The letter M is added to distinguish the Mutual Life Office when it is not expressed in Title.

* The date of establishment marked thus (*) relates to the time when the business of *Life* Insurance was undertaken. Thus, the Caledonian, founded as a Fire Insurance Company in 1805, commenced business as a Life Office in 1833.

+ The Companies marked thus are Industrial Life Offices, enrolled under the Friendly Societies Acts, having Agencies in various parts of the Kingdom.

See Adver- tise- ment page.	TITLE AND DATE.	Business.	Chief Office, and Principal Branch or Branches.	Board Days.	Actuary or Manager.	Secretary, Assistant Secretary, or Local Secretary.
133	Accident 1866	Accid. Death or Injury	7, Bank Buildings, E.C. ..	1'30 Tu.	Charles Harding ..	Edward J. Dent
	Agricoles (<i>Caisse Gen.</i>) 1859	Fire	St. Michael's Ho., Cornhill	Alt. M.	.. ..	Albo de Bernalles.
	Agricultural and General ..	Live Stk. & Indus. Fire	Henrietta St., Spalding ..	.. ..	C. T. Southwell, <i>Manager</i>	Robert Lewis.
	Alliance British & For. 1824	Life, Fire, Annuities ..	Bartholomew Lane, E.C.	12'45 W.	Marcus N. Adler, <i>Actuary</i>	A. I. Montefiore.
	Alliance 1824	Marine	Capel Court, E.C. ..	12'15 W.	E. W. Nicholls, <i>Undr.</i> ..	
	Anchor (<i>Jakor</i>) of Moscow	Fire	17 & 18, Cornhill, E.C. ..	.. ..	F. M. Hartung, <i>Gen. Man.</i>	
	Archangel 1873	Marine	8, Finch Lane, E.C. ..	2'0 Tu.	E. C. Ionides, <i>Underwriter</i>	R. Borrow.
	Argus 1833	Life	27, King St., Covent Garden	3'0 Th.	.. ..	Arthur Jones, <i>Sec.</i>
	Atlas 1808	Life, Fire	92, Cheapside, E.C. ..	12'0 Tu., F.	William Henry Tyndall ..	Richard Ray.
	Australian Mutual .. 1849	Life	65, Cornhill, E.C. ..	.. ..	.. ..	H. S. King & Co., <i>Lond. Agents.</i>
114	Azienda Assicuratrice 1822	Fire	1, Princes Street, Bank ..	.. ..	William H. Spiller	C. Winkler, <i>Sb. Man.</i>
	Boiler & Steam Power 1859	Steam Boilers, Machy. &c	67, King St., Manchester	1st Fr. Mo.	Niel McDougall, C.E. ..	Percival Hartley.
	<i>London</i> .. ..	.. ..	139, Cannon Street, E.C.	.. ..	.. ..	Fred. Butler, <i>Agent.</i>
	Bradford Plate Glass ..	Plate and other Glass	30, Darley St., Bradford	.. ..	.. ..	J. Holder.
	+Brighton and Sussex 1847	Sickness, Life, &c. ..	11, Prince Albert Street, Brighton.	1st Tu. Mo.	F. G. P. Nelson ..	John Hatton.
Mutual Provident.						

See advertisement page.	TITLE AND DATE.	Business.	Chief Office, and Principal Branch or Branches.	Board Days.	Actuary or Manager.	Secretary, Assistant Secretary, or Local Secretary.
146	British & For. Marine 1863 <i>London</i>	Marine	Exchange Bldgs., Liverpool	12' 30 W.	R. N. Dale, <i>Underwriter</i>	W. D. Pritt.
115	British Empire Mutual 1847	.. ..	26, Cornhill, E. C.	.. ..	T. H. Wells, <i>do. in London.</i>	Edwin Bowley.
	British Equitable .. 1854	Life, Annuities ..	32, New Bridge St., E. C.	4' 0 Tu.	Josiah Martin, <i>Actuary ..</i>	J. W. Fairey, <i>Sub. Man.</i>
134	British Legal .. 1863	Life	4, Queen St. Place, E. C.	2' 0 Fr.	W. S. Gover, <i>Man. Dir.</i>	
	British Workman's 1866	Industrial Life ..	141, George St., Glasgow	.. ..	Henry Steel, <i>Man.</i>	
	<i>London</i>	Industrial Life ..	Broad St. Corner, Birmingham.	10' 0 Th.	H. Port	D. A. Beckett.
	Briton, Med. & Gen. 1854	.. ..	10, City Road, E. C.	.. ..	.. ..	George Bate.
149	Briton 1875	Life	429, Strand, W. C.	4' 30 W.	John Messent ..	William Beaman.
		Life, Annuities ..	429, Strand, W. C.	3' 30 W.	John Messent ..	William Beaman.
	Caisse Generale .. 1863	Fire Re-Insurance ..	39, Lombard Street, E. C.	3' 0 alt. M.	.. ..	[Agent. W. Williams, <i>London</i>
	Caledonian .. { 1805 *1833	{ Fire, Life, Annuities ..	19, George St., Edinburgh	2' 45 W.	David Deuchar ..	D. J. Surene.
144	<i>London</i> .. ..	.. ..	39, Lothbury, E. C.	.. ..	.. ..	J. Allan Cunningham
	Caledonian .. 1871	Plate Glass ..	131, Hope Street, Glasgow	.. ..	W. McG. McCulloch, <i>Man. Dir.</i>	George Mackie.
151	Church of England 1840	Life, Fire, Annuities	9 & 10, King St., Cheapside	1' 0 W.	.. ..	Andrew Francis.
	City 1870	Life	2, Broad Street Bldgs., E. C.	.. ..	C. F. Southwell, <i>Man. Dir.</i>	
	<i>Spalding</i> .. ..	.. ..	Henrietta Street ..	.. ..	W. Neilson Fyfe, <i>Manr.</i>	
	City of Glasgow .. 1838	Life, Annuities ..	Renfield Street, Glasgow	2' 0 Th.	Fredk. F. Elderton ..	George Gray.
116	Clergy Mutual .. 1829	.. ..	12, King William St., E. C.	12' 30 W.	.. ..	John W. Bell.
109	Clerical, Med. & Gen. 1824	Life, Annuities ..	2 & 3, Broad Sanctuary, Westminster ..	2' 0 Tu.	Stewart Helder ..	Mathew Hodgson.
	<i>City Office</i>	Ordinary & Invalid Lives	13, St. James's Square, S. W.	2' 0 W.	Geo. Cutcliffe, <i>Act. & Sec.</i>	B. Newbatt, <i>As. Act.</i>
	Colonial 1867	.. ..	Mansion House Bldgs, E. C.	.. ..	.. ..
	<i>Edinburgh</i>	Life and Accidents ..	72, Bishopsgate St., E. C.	2' 30 Tu.	Wilfred A. Bowser.	Donald Grant.
	Commercial Union 1861	.. ..	31, Princes Street	2' 0 W.	.. ..
	Co-Operative .. 1867	Life, Fire, Mar., Anns.	19 and 20, Cornhill, E. C.	2' 0 Tu.	{ T. E. Young, B. A., <i>Act.</i> D. M. Lang, <i>Fire Man.</i> J. Carr Saunders, <i>Undr.</i>	S. Stanley Brown.
		Fire	Corporation St., Manchester	.. ..	James Rodgers.	

COMPANY, &c.	TYPE	3rd, 4th, 5th, &c.	3rd Th. Mo.	ASSETS	MANAGEMENT	OFFICERS
150	CONNAUGHT, LANC.	Cotton Waste Dealers	1874	County ..	Heywood, Lanc.	Wm. Booth, <i>Man.</i> & <i>Sec.</i> S. A. Beaumont, <i>Man. Dir.</i>
	County ..	City Office	1806	County ..	50, Regent Street, S.W.	Geo. Wm. Stevens. Bernard E. Ratlife.
	County ..	County ..	1847	County ..	14, Cornhill, E.C.	
117	Crown ..	Edinburgh ..	1825	Crown ..	Hertford ..	J. W. Chesshyre.
	Dublin ..	Dublin ..	1825	Crown ..	188, Fleet Street, E.C.	B. Hall Todd ..
			1825	Crown ..	67, George Street	J. Manly Todd.
			1825	Crown ..	46, Dame Street ..	Joseph Manly.
118	Eagle ..	Eagle ..	1807	Eagle ..	79, Pall Mall, S.W.	George Humphreys, M.A., <i>Act. and Sec.</i>
152	Economic (M)	Economic (M)	1823	Economic (M)	6, New Bridge Street, E.C.	John R. Grimes.
119	Edinburgh ..	Edinburgh ..	1823	Edinburgh ..	22, George Street	George M. Low.
	London ..	London ..	1877	Edinburgh ..	11, King William Street ..	J. Duncan, <i>Joint Sec.</i>
	Edinburgh ..	Edinburgh ..	1877	Edinburgh ..	73, George St., Edinburgh	L. M. Middleton.
142	Emperor ..	Emperor ..	1833	Emperor ..	18, Queen Victoria Street	Ebenezer Clarke.
			1833	Emperor ..	52, Cannon Street, E.C.	Ebenezer Clarke.
142	Emperor ..	Emperor ..	1835	Emperor ..	52, Cannon Street, E.C.	William King, <i>Assist. Actuary.</i>
	English & Scottish Law	English & Scottish Law	1839	English & Scottish Law	12, Waterloo Place, S.W.	D. R. Paterson.
	Edinburgh ..	Edinburgh ..	1873	Edinburgh ..	120, Princes Street	J. F. Hincks and L. B. Cowin.
	Equitable (M)	Equitable (M)	1762	Edinburgh ..	Mansion House St., E.C.	A. Munkittrick.
145	Equitable ..	Equitable ..	1873	Equitable ..	8, Corporation Street, Manchester.	William Howat.
	London ..	London ..	1802	Equitable ..	24, Moorgate Street, E.C.	Robert Anderson.
112	Equitable (U. States)	Equitable (U. States)	1859	Equitable (U. States)	1, Princes Street, Bank ..	Joseph Freeman, F.S.S.
	Glasgow ..	Glasgow ..	1844	Equitable (U. States)	81, St. George's Place, ..	
120	Essex and Suff. Equit.	Essex and Suff. Equit.	1802	Essex and Suff. Equit.	18, Lincoln's Inn Fields ..	G. W. Berridge.
			1802	Essex and Suff. Equit.	Colchester ..	
			1802	Essex and Suff. Equit.	Colchester ..	
143	Fire Re-Insurance	Fire Re-Insurance	1874	Fire Re-Insurance	46, Queen Victoria St., E.C.	
	Free Methodist ..	Free Methodist ..	1832	Free Methodist ..	119, Salisbury Sq., E.C.	Daniel Marshall.
	Friends' Provident (M)	Friends' Provident (M)	1832	Friends' Provident (M)	45, Darley Street, Bradford	Jos. John Dymond.

See Advertis- ement page.	TITLE AND DATE.	Business.	Chief Office, and Principal Branch or Branches.	Board Days.	Actuary or Manager.	Secretary, Assistant Secretary, or Local Secretary.
139	General .. 1837	Fire, Life, Annuities	62, King William St., E. C.	11'30 W.	Robert Wilson, <i>Act.</i>	Geo. Scott Freeman, <i>Man. and Sec.</i>
	General (of Trieste) 1831	Fire	11 & 12, Clement's Lane, E. C.	.. ..	.. ..	T. S. Newbery, <i>Man. and Sec.</i>
	General Hallstorm 1843	Hallstorm ..	St. Giles Street, Norwich.	5' 0 S.	.. ..	C. S. Gilman.
	Globe .. 1870	Marine ..	79, Cornhill, E. C.	2' 0 W.	Edward Carey, <i>Undr.</i>	B. Francis Cobb.
	Great Britain (M) .. 1844	Life	101, Cheapside, E. C.	1' 0 Tu.	W. M. Makeham	E. C. Fernihough.
	Great Britain .. 1871	Life	101, Cheapside, E. C.	1' 0 M.	W. F. Watkins, <i>Man.</i>	E. C. Fernihough.
111	Gresham .. 1848	Life, Annuities	St. Mildred's House, E. C.	12'30 Th.	F. Allan Curtis ..	Joseph Allen, <i>At. Sec.</i>
	Guar. Asso. of Scotland 1873	Fidelity ..	75, George St., Edinburgh	2' 0 Th.	.. ..	F. A. Bringloe, <i>Man.</i>
	<i>London</i> .. ..	.. ..	8, Old Jewry, E. C.	.. ..	.. ..	Baldwin Fletcher, <i>Res. Sec.</i>
	Guarantee Society .. 1840	Fidelity Guarantee ..	19, Birchin Lane, E. C.	1'30 W.	.. ..	Augs. Muzio, <i>Sec.</i>
138	Guardian .. 1821	Life, Fire ..	11, Lombard Street, E. C.	1' 0 F.	F. J. Marsden, <i>Man. Fire</i>	Thos. G. C. Browne, <i>Act. & Sec.</i>
	Guardian .. 1863	Plate Glass ..	39, Princes St., Manchester	11'0 2nd W.	S. V. Jewsbury, <i>Man.</i>	Walter Christian, <i>Sec.</i>
	<i>London</i> .. ..	.. ..	71, Fleet Street, E. C.	.. ..	.. ..	Henry Sinnett, <i>Sec.</i>
	Guardian .. 1877	Horse & Vehicle ..	31, Lombard Street, E. C.	1' 0 3rd Th.	Ernest H. Wilson, <i>Gen. Man.</i>	T. S. Newbery.
121	Hamburg-Bremen .. 1854	Fire	11 & 12, Clement's Lane, E. C.	.. ..	.. ..	B. Blenkinsop, <i>Man.</i>
	Hand-in-Hand (M) { 1896	Fire, Life, Annuities {	New Bridge Street, Black-	1' 0 Tu.	James Terry, <i>Act.</i>	T. Allen Clark.
	Home and Colonial 1864	Marine	friars, E. C.	12' 0 W.	Joseph Hillman, <i>Undr.</i>	R. A. Taylor Loban.
	Horse	Horse and Live Stock	8, Royal Exchange, E. C.	3' 0 W.	.. ..	.. ..
	Imperial Life .. 1820	Life, Annuities ..	17, Queen Victoria St., E. C.	1' 0 W.	Andrew Baden.	.. ..
	Imperial Fire .. 1863	Fire	1, Old Broad Street, E. C.	1'30 W.	E. Cozens Smith, <i>Gen. Man.</i>	Benjamin S. Essex.
	Imperial Live Stock 1878	Horses, Cattle, &c. ..	446, West Strand, W. C. ..	12'30 W.	.. ..	.. ..
	Imperial Union .. 1866	Life	5, Metropolitan Chambers, Broad Street.	2'30 M.	John Sheridan, <i>Man.</i>	.. ..

Indemnity 1824	Marine	13, Gt. Winchester St., E.C.	1° 0 Th.	Lawrence D. Smith, <i>Undr.</i>	Chas. Corke.
Ins. Comp. of Scotland 1821	Fire	95, George St., Edinburgh	3° 30 Th.	James Clunes.	John P. Nash.
† Integrity Mutual .. 1858	Life, Sickness	30, Wellington St., Strand	5° 0 Th.	.. ..	Edwin London.
Kent 1802	Fire	High Street, Maidstone ..	Mo. 1st W. 2° 30	.. ..	G. M. Hughes, <i>Agt.</i>
London .. ..	.. ..	26, Budge Row, Cannon St.	.. ..	.. ..	Jas. Turnham, <i>Sub. M.</i>
Lancashire 1852	Life, Fire	Exchange St., Manchester	10° 0 Th.	George Stewart, <i>Gen. Man.</i>	B. F. Oliver.
London .. ..	.. ..	14, King William St., E.C.	.. ..	.. ..	Philip Swanwick.
Lancashire & Yorkshire 1877	Accident	63, King St., Manchester	Last Th.	Charles McBride ..	George Wm. Bell.
Law Fire 1845	Fire	114, Chancery Lane	3° 15 Tu.	.. ..	Griffith Davies.
Law Life 1823	Life	187, Fleet Street, E.C. ..	2° 0 W.	Griffith Davies ..	C. E. Mason.
Law Property .. 1850	Life, Titles	30, Essex St., Strand, W.C.	1° 0 F.	.. ..	{ Robert Rainie.
Law Union .. 1854	Life, Fire, Annuities	126, Chancery Lane ..	2° 0 W.	Frank McGedy.	{ John Sharp, <i>As. Sec.</i>
Legal and General .. 1836	Life	10, Fleet Street, E.C. ..	2° 0 Tu.	E. A. Newton, M.A.	Thomas Fraser.
Life Asso. of Scotland 1838	Life, Annuities	82, Princes St., Edinburgh	2° 30 Tu.	John Fraser ..	J. B. Davison.
London .. ..	.. ..	5, Lombard Street, E.C.	12° 0 Th.	.. ..	John M. Dove.
Lion (Anglo-French) 1879	Fire	5, Lothbury, E.C. ..	.. ..	Chas. Boddall, <i>Gen. Man.</i>	Robert Gibb.
L'pool. & Lond. & Globe 1836	Life, Fire, Annuities	1, Dale Street, Liverpool	11° 0 Tu.	.. ..	Frank Stone.
London .. ..	.. ..	1, Cornhill, E.C. ..	2° 0 F.	Augustus Hendricks.	F. B. Williams.
(West End) .. ..	.. ..	56, Charing Cross, S.W.	.. ..	.. ..	G. W. Manning, <i>A.S.</i>
† Liverpool Victoria Legal 1843	Life	23, Islington, Liverpool ..	11° 0 Tu.	.. ..	G. H. Fleet, <i>As. Sec.</i>
London and County 1873	Plate Glass	16, Holborn Viaduct ..	1° 0 alt. Tu.	Henry Hare.	W. P. Reynolds.
† London & County Prov. 1871	Life (Monthly Payments.)	72, Bishopsgate St. Within	1° 30 Tu.	Wilfred A. Bowser	A. Waters.
London & General 1861	Plate and other Glass	2, Ludgate Hill, E.C. ..	2° 0 Th.	.. ..	.. ..
London & Lancashire 1862	Life	158, Leadenhall St., E.C.	2° 0 Tu.	W. P. Clirehugh	.. ..
London & Lancashire 1862	Fire	11, Dale Street, Liverpool	2° 30 M.	Charles G. Fothergill	.. ..
London .. ..	.. ..	73 & 74, King William St.	.. ..	.. ..	.. ..
London & Man. Indus. 1869	Industrial, Sickness ..	42, Southwark Exchange	1° 0 Th.	Henry Marriott, <i>Gen. Man.</i>	.. ..
Lond. & Prov. Hor. & Car. 1875	Horses, Vehicles, &c.	17, Qn. Victoria St., E.C.	2° 0 Tu.	R. A. Taylor Loban	.. ..
London & Prov. Law 1846	Life, Annuities	21, Fleet Street, E.C. ..	2° 0 Tu.	Ralph Price Hardy.	.. ..

TITLE AND DATE.

Business.

Chief Officer and Principal Members of the Firm.

Amount of Money.

Period of Time.

London & Prov. Marine 1860
 London Assur. Corp. 1720
 Lond., E. India, & Col. 1869
 London Guar. & Acc. 1869
 London Life Assn. (M) 1860
 London Mutual Boiler 1874
 London Re-Insurance ..

Magdeburg.. .. 1844

Manchester.. .. 1844

London

Manchester and London ..

Manchester & County 1879

Marine 1836

Marine & Gen. Mutual 1852

Maritime 1864

Maritime Passengers 1875

Masonic and General 1868

Merchants' Marine 1871

Metropolitan (M) .. 1835

Midland Counties .. 1851

London

Millers' Fire .. 1875

Morley Mutual .. 1872

Mutual 1834

Mutual 1870

London

Mutual Prov. Alliance 1847

Marine
 Fire, Life, Mar., Anns.
 Life
 Guarantee, Accident ..
 Life
 Steam Boilers, &c. ..
 Re-Insurance, Fire ..

Fire

Fire

Fire

Fire

Fire, Accident, Plate Gls.

Marine

Life, Marine

Marine

Marine

Life, Annuities ..

Marine

Life

Fire, Life, Hall, Anns.

.. ..

Fire

Fire

Life

Fire

.. ..

Life, Sickness ..

4, Royal Exchange Bldgs.
 7, Royal Exchange
 Mansion House Bldg., p. 1
 10, Abchurch Lane, p. 1
 11, King William St., p. 1
 12, Queen Victoria St., p. 1
 13, Rotherhithe Lane, p. 1

10, Lombard St.

King Street, Mansion House

10, Abchurch Lane

10, King St., Mansion House

4, 10, Abchurch Lane, Mansion House

14, Lombard Street, p. 1

40, Queen's Bldgs., p. 1

1, Lombard Street, p. 1

1, New Bridge Street, p. 1

1, Royal Exchange Bldgs.

3, Princess Street, Bank ..

Silver Street, Lincoln ..

1, Lombard Street, E.C. ..

Union St., Birmingham ..

Town Hall, Morley ..

39, King Street, E.C. ..

Brown Street, Manchester

37, Queen Victoria Street

2, Abchurch Lane, Blackfriars

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146	<i>London</i>	National Fire	..	1876	86, King William St., E.C.	Charles Smith.
124		National (M)	..	1830	18, New Bridge St., E.C.	William Collis.
139		National Guarantee	..	1863	..	Life, Endowments	..	2, King William St. E.C.	1'30 W.	Charles Ansell, Junr.	..	Henry J. Puckle.
113		National Guardian	..	1854	..	Fidelity Guarantee	..	67, George St., Edinburgh.	2' o Tu.	George Todd Chiene.	..	
		National Provident (M)	..	1835	..	Life, Loans	..	484, Oxford Street, W.C.	11'30 Tu.	Chas. Ansell, <i>Cons. Acty.</i>	..	Thomas J. Bourne.
		National Provincial	..	1854	..	Life, Annuities	..	48, Gracechurch St., E.C.	2' o Tu., F.	..	..	Henry Rance.
		Netherlands	..	1845	..	Plate Glass	..	66, Ludgate Hill..	12'30 F.	..	..	J. H. Brown.
125		New York ..	..	1843	..	Fire ..	..	77, King William St., E.C.	..	E. A. Walford, <i>Man.</i>	..	J. Fisher Smith.
		North America	..	1862	..	Life, Annuities	..	76 and 77, Cheapside, E.C.	..	Wm. M. Beers	..	J. M. Stocks, <i>Agent.</i>
126		N.Brit. & Mercantile	{	1809	..	Life ..	..	35, Lombard Street, E.C.	12' o Tu.	Prof. Newton	..	{ ThomasMcMurtree
		<i>London</i>	{	*1823	..	Fire, Life, Annuities	..	64, Princes St., Edinburgh	3' o Th.	{ David Smith, <i>Gen. Man.</i>	..	{ F. W. Lance.
		Northern ..	..	1836	..	..	..	61, Threadneedle St., E.C.	12'30 W.	G. H. Burnett, <i>Fire Man.</i>	..	Jas. Valentine, <i>Act.</i>
		<i>Aberdeen</i>	..	..	..	Life, Fire, Annuities	..	1, Moorgate Street, E.C.	1' o Th.	Henry Cockburn, <i>Life M.</i>	..	Samuel Anderson.
		Northern ..	..	1858	..	..	..	3, King Street	1' o Tu.	{ E.H. Manning, <i>Fire Man.</i>	..	
			..	..	..	Plate and other Glass	..	W. Clayton St., Newcastle-on-Tyne	..	..	..
		North-Western	..	..	..	Fire ..	..	Victoria Bldgs., Manchr..	..	..	..	Joseph Wallace.
		Norwich and London	..	1856	..	Accident, Plate Glass	..	St. Giles Street, Norwich	4' o M.	Samuel Butler, <i>Mn. & Sec.</i>	..	C. R. Gilman.
		<i>London</i>	..	..	..	..	..	30, Moorgate Street, E.C.	..	George Powell.	..	William Skipper.
		Norwich Equitable	..	1829	..	Fire ..	..	Norwich ..	12' o M. Th.	James S. Skipper	..	Wm. H. Postans, <i>Lond. Agent.</i>
		<i>London</i>	..	..	..	..	..	69, Lombard Street, E.C.	..	..	..	C. E. Bignold.
		Norwich Union	..	1797	..	Fire ..	..	Surrey Street, Norwich ..	2' o M.	..	..	C. J. Bunyon, <i>Agent.</i>
		<i>London</i>	..	..	..	..	..	50, Fleet Street, E.C.	..	..	..	T. Muir Grant.
		Norwich Union (M)	..	1808	..	Life ..	..	Surrey Street, Norwich ..	12' o M. Th.	..	..
		<i>London</i>	..	..	..	..	..	50, Fleet Street, E.C.	10' o M.	Charles John Bunyon.	..	
		Ocean Marine	..	1859	..	Marine	..	2 & 3, Old Broad St., E.C.	2' o alt. Th.	Frederick Harford, <i>Undr.</i>	..	Alfred Price, <i>Sec.</i>
		Ocean, Railway, &c.	..	1872	..	Railway & other Accidents.	..	Mansion House Bldgs., E.C.	11' o W.	..	..	R. Dolphin Wood
		Ocean & General ..	..	1877	..	Fidelity Guarantee	..	Mansion House Bldgs., E.C.	10'30 W.	..	..	R. Dolphin Wood.

See Advertis- ment page.	TITLE AND DATE.	Business.	Chief Office, and Principal Branch or Branches.	Board Days.	Actuary or Manager.	Secretary, Assistant Secretary, or Local Secretary.
110	Patriotic 1824	Life and Fire ..	9, College Green, Dublin	M. Tu.	W. J. Hancock, <i>Cons. Act.</i>	B. O'Reilly, <i>Sec.</i>
136	Pearl 1864	Life, Loans ..	Adelaide Bldgs., Lond. B.	3' o Tu., F.	P. J. Foley.	
	Pelican 1797	.. .. .	70, Lombard Street, E.C. }	1' 30 Tu., Th.	Robt. Charles Tucker ..	Robt. C. Tucker.
	<i>West End</i> .. ..	.. .. .	57, Charing Cross, S.W.	2' o W.	.. .. .	James George.
	+People's Universal 1858	Life, Sickness ..	Railway Bldgs. Wolverhamtn.	1' o W.	J. J. Broomfield, <i>Sec.</i> ..	F. B. Macdonald, <i>Asst. Sec.</i>
	Phoenix 1782	Fire	19, Lombard Street, E.C. }			
	<i>West End</i> .. ..	.. .. .	57, Charing Cross, S.W.	11' o Tu.	E. D. Rogers, <i>Man. Dir.</i>	
	Plate Glass 1852	Plate Glass ..	53, Lime Street, E.C. ..	1' o M.	T. Groom Corley ..	T. Groom Corley.
	Positive 1870	Life	34, Cannon Street, E.C.		Postmaster-General.	
	+Post Office 1866	Life, Annuities ..	St. Martin's-le-Grand ..	12' 30 W.	.. .. .	Alex. McMorran.
127	Protector 1853	Endwmts. Annuts. Loans	34, King Street, Cheapside.	2' o F.	S. A. Beaumont, <i>Man. Dir.</i>	Charles Stevens.
	Provident 1806	Life	59, Regent St. & 14, Cornhill	1' o W.	.. .. .	W. Thomas Linford.
	Provident Clerks' .. 1876	Accident	61, Coleman Street, E.C.	1' o W.	W. Thomas Linford ..	W. Thomas Linford.
	Provident Clerks' (M) 1840	Life, Anns., Benev. Fd.	27, Moorgate Street, E.C.	.. .. .	.. .. .	W. Thomas Linford.
142	Provident Clerks .. 1865	Fidelity Guarantee ..	61, Coleman Street, E.C.	12' o F.	Griffith Davies, <i>Com. Act.</i>	John Francis.
	Provincial 1852	Life	High Street, Wrexham ..	.. .. .	.. .. .	Mandeville B. Phillips.
	<i>London</i> .. ..	.. .. .	7, Queen Victoria St., E.C.	.. .. .	.. .. .	E. Snelling.
128	Provincial Hall .. 1872	Hail Storm	75, High St., Winchester	1' o Th.	T. C. Dewey, { <i>Managers</i>	W. J. Lancaster, <i>Sec.</i>
	Prudential 1848	Life, Anns., Industrial	Holborn Bars, E.C. ..		W. Hughes, }	
134	Queen 1857	Life, Fire, Annuities	Queen Ins. Bldgs., Liverpool	3' o alt. W.	J. Moncrieff Wilson ..	T. W. Thomson, <i>Sub.</i>
	<i>London</i> .. ..	.. .. .	60, Gracechurch St., E.C.	1' o Th.	.. .. .	J. K. Rumford, [<i>Man.</i>
	Railway Passengers 1849	Railway & other Accidents.	64, Cornhill, E.C. ..	12' 30 Tu.	.. .. .	William J. Vian.
	<i>West End</i> .. ..	.. .. .	10, Regent Street, S.W...	.. .. .	.. .. .	W. M. Mackenzie.
	Refuge Friendly	Industrial Life ..	89, Corporation St., Manch.	.. .. .	Thos. J. C. L. Boardman	James Proctor.
137	Reliance (M) 1840	Life, Annuities ..	71, King William Street ..	2' o Th.	Edward Butler, <i>Sec.</i> ..	Henry Unwin, <i>Asst.</i>
		<i>Temporary</i>	<i>Office, — 5, Nicholas Lane, E.C.</i>			

	Rock	..	..	Fire	Union Court Chambers, Old Broad Street.	..	..	H. W. Porter, B.A. John H. McLaren Thomas B. Winsor John Reddish Frederick Taylor, Lond. Mn. W. H. Hambridge.
136	Rock	..	1806	Life	15, New Bridge Street, E.C.	12 o Th.	..	Digby Johnson, Sub- J.B. Johnston.
129	Royal London	..	1845	Life, Fire, Annuities	Royal Ins. Bldgs., Liverpool 27 & 28, Lombard St., E.C. Royal Exch. & 29, Pall Mall 3, Norfolk Street, Strand 43, Finsbury Square, E.C. 28, Finsbury Place, E.C.	11 o Daily. 3 o W. F. 12'30 Daily 1'30 Tu. 10 o Daily W.	..	E. R. Handcock. John Sharp.
135	+Royal Exchange Assur. +Royal Farmers +Royal Liver +Royal Lond. Friendly	1720 1840 1850 1861	.. .. .. ..	Life, Fire, Mar., Anns. Life, Fire, Hail Storm Life .. Industrial Life	..	..	..	W. H. Hambridge.
141	Salop	..	1780	Fire	Corn Market, Shrewsbury	..	..	H. J. Salisbury.
	Sceptre	..	1864	Life	13, Finsbury Place South	4 o Th.	..	J. G. Phillips.
	Scottish Accident	..	1876	Accident	71, George St., Edinburgh	..	..	M. L. Martin, Man.
	London	..	..	..	21, Moorgate Street, E.C.	..	..	W. E. Thomson, Sec.
	Scottish Amicable (M)	1886	..	Life, Annuities	St. Vincent Place, Glasgow	12'30 Th.	..	William G. Spens.
	London	..	..	..	1, Threadneedle St., E.C.	1'30 M.	..	Y. R. Eccles.
	Scottish Commercial { 1865 1866	..	..	{ Life, Fire, Annuities	133, West George St., Glasg.	11 o W.	..	E. Litchfield.
	London	..	..	..	82, Old Broad Street, E.C.	..	..	John H. Croft.
	Scottish Equitable (M)	1831	..	Life	26, St. Andrew Sq., Edin.	3 o Th.	..	William Finlay.
	London	..	..	..	69, King William St., E.C.	..	..	A. Mackay.
	Scottish Imperial	1865	..	Life, Fire, Annuities	151, West George St., Glasg.	1'30 Th.	..	David Lawrie.
	London	..	..	..	2, King William Street, E.C.	..	..	W. R. Macdonald.
	Scottish Metropolitan	1876	..	Life, Annuities	2, York Place, Edinburgh	3'30 Tu.	..	Chas. Forbes Booth.
	London	..	..	..	77, King William St., E.C.	..	..	W. J. Walker, Sec.
	Scottish Plate Glass	1870	..	Plate Glass	73, George St., Edinburgh	2nd W. Mo.	..	L.M. Middleton, Sec.
	London	..	..	..	18, Qn. Victoria Street, E.C.	..	..	Jas. S. Morton, Sec.
	Scottish Provident (M)	1837	..	Life, Annuities	6, St. Andrew Sq., Edin.	3 o Tu.	..	J.G. Watson, Asst. Sec.
	London	..	..	..	18, King William St., E.C.	..	..	John Muir Leitch.
	Scottish Provincial	1825	..	Life, Fire, Annuities	93, Union Street, Aberdeen	2'30 Th.	..	T.Y. Wardrop, Man.
	London	..	..	..	64, Cannon Street, E.C.	2'30 W.	..	David G. Simpson.
	Scot Union & National	1824	..	Life, Fire, Annuities	35, St. Andrew Sq., Edin.	2 o F.	..	Peterswald Pattison.
	London	..	..	..	3, King William St., E.C.	..	..	William Porteous.

See Adver- tisement page.	TITLE AND DATE.	Business.	Chief Office, and Principal Branch or Branches.	Board Days.	Actuary or Manager.	Secretary, Assistant Secretary, or Local Secretary.
131	Scottish Widows' Fund (M) 1815 <i>London</i>	Life, Annuities	9, St. Andrew Sq., Edinr.	3 ^d o M.	Samuel Raleigh ..	Aw. H. Turnbull, <i>Joint Act. & Sec.</i> Archd. Day.
	Sea Marine .. 1876	Marine	28, Cornhill, E.C.	.. ..	.. ..	William Bates.
	Security .. 1870	Life ..	Exchange Blds., Liverpool	.. ..	H. Wallace, <i>Undr.</i>	
	Shrops. & North Wales 1837	Fire ..	Mansion House Blds., E.C.	3 ³⁰ W.	O. Corbett, <i>Chf. Clk.</i>	
	Silesian (Breslau) .. 1848	Fire ..	The Square, Shrewsbury	12 ^o 1st M.	Griffith Davies, <i>Man. Dir.</i>	
143	Sovereign .. 1845	Life, Annuities	6, King William St., E.C.	.. ..	A. T. Carter, <i>Lond. Man.</i>	
	<i>City Office</i> .. ..	.. ..	48, St. James's Street, S.W.	2 ^o o Th.	.. ..	Henry D. Davenport.
	Spalding & South Linc. 1872	Plate Glass	122, Cannon Street, E.C.	.. ..	.. ..	George J. Row.
151	Staffordshire .. 1870	Fire ..	Spalding .. ..	.. ..	.. ..	R. A. Pratt.
151	<i>London</i>	Fire ..	Hanley, Staffordshire ..	2 ³⁰ Th.	Thomas Henry Owens.	
	Standard .. 1875	Fire ..	77, Cornhill, E.C.	.. ..	.. ..	Alex. B. Cowrie.
132	Standard .. 1825	Life, Annuities	76, King William St., E.C.	1 ³⁰ Tu.	J. Hugh Middleton, <i>Gen. Mn.</i>	
	<i>London</i> .. ..	.. ..	3 & 5, George Street, Edinr.	3 ^o Tu.	Spencer C. Thomson, B.A., <i>Manager.</i>	T. Robertson, <i>Hon. Sec.</i>
150	Star .. 1843	Life, Annuities	82, King William St., E.C.	1 ^o Th.	William Thomas Thomson, <i>Consulting Actuary.</i>	D. Clunie Gregor, <i>Cal. & For. Sec.</i>
140	Sun .. 1710	Fire ..	3, Pall Mall East, S.W. ..	.. ..	.. ..	H. Jones Williams.
	Sun .. 1810	Life ..	32, Moorgate Street, E.C.	11 ³⁰ W.	.. ..	John O'Hagan.
	<i>(West End)</i>	Fire, Life	Threadneedle St., E.C. ..	.. ..	.. ..	W. W. Baynes.
	Thames and Mersey 1860	Marine	Threadneedle St., E.C. ..	1 ^o Tu. F.	John G. Priestley	Fras. Boyer Relton.
	<i>London</i> .. ..	.. ..	60, Charing Cross, S.W.	.. ..	.. ..	John G. Priestley.
	Transatlantic	Fire ..	Liverpool & London Cham- bers, Liverpool	1 ³⁰ Th.	John H. Lukis, <i>Undr.</i>	R. H. Nesbitt.
	Travellers' .. 1876	Accident	1, Royal Exchange Blds.	.. ..	.. ..	T. S. Newbery, <i>Man.</i>
	Town & County Prov. 1873	Sickness	11 & 12, Clement's Lane, E.C.	2 ^o M.	.. ..	W. H. Preston, <i>Man. Dir.</i>
			Mildmay Chambers, Old Broad Street.	3 ^o Tu.	Wilfred A. Bowser, <i>Act...</i>	Robert Beeston.
			7, Bishopsgate St. Within			

147	Union ..	{ 1714 *1813 }	Fire, Life ..	81, Cornhill, E.C.	12° 10' & F.	{ Wm. B. Lewis, <i>Man. Dir.</i> William Wallis, <i>Act.</i> }	Charles Darrell.
	Union (Canton) ..	1835	Marine ..	9, Royal Exchange, E.C.	.. ..	Mons. E. Miegerville, <i>Man.</i>	M. P. Jukes, <i>Lon. Agt.</i>
	Union Nationale ..	1877	Fire ..	39, Lombard Street, E.C.	.. ..	W. S. B. Woolhouse, <i>Act.</i>	W. Williams, <i>Ln. Agt.</i>
	+United Assurance London ..	1832	Life ..	106, Duke St., Liverpool	Daily.	.. ..	Thos. Walker.
	United Kent ..	1824	Life, Annuities ..	14, Finsbury Square ..	Mo. Lst W. 2 30	.. ..	R. Hopkins, <i>Ln. Man.</i>
	United London ..	..	Life, Annuities ..	Maidstone ..	.. ..	.. ..	Edwin London.
	United Kingd. Assu. Corporation	{ 1866	Industrial Life ..	26, Budge Row, E.C.	.. ..	.. ..	G. M. Hughes, <i>Agent.</i>
	United Kingdom Temperance (M)	{ 1840	Life, Annuities ..	27A, Finsbury Square ..	.. ..	Hugh Hyslop.	Thomas Cash.
	United Re-Insurance	1879	Fire Re-Insurance ..	1, Adelaide Pl., Lon. Brid.	4° 0' Tu. F.	R. Price Hardy, <i>Actuary</i>	Thomas Cash.
	Universal ..	1834	Life ..	Marsden St., Manchester	1st W. Mo.	J. N. Lane, <i>Man. 5th Sec.</i>	..
	Universal Marine ..	1859	Marine ..	1, King William St., E.C.	2° 0' Th.	Frederick Hendriks.	Alfred Tozer.
	University ..	1825	Life ..	35, Cornhill, E.C.	2° 0' Th.	J. L. Fisk, <i>Undr.</i>	Charles McCabe.
143	+Victoria ..	1860	Life, Endowments ..	25, Pall Mall, S.W.	4° 5' W.	.. ..	Arthur J. Cook.
	Wesleyan & General	1841	Life, Sicknes ..	Finsbury Sq. Bldgs., E.C.	5° 0' M.	W. S. B. Woolhouse, <i>C. Act.</i>	..
140	Wesleyan Metho. Trust ..	..	Wesleyan Trust Prpty.	Moor Street, Birmingham.	4° 0' W.	James W. Lewis	R. Aldington Hunt.
	Western Counties & London Mutual	{ 1861	Life ..	110, King St., Manchester	Fortnightly	.. ..	H. Plummer.
	Westminster ..	1717	Life ..	20, Princess Sq., Plymouth	11° 0' M.	T. J. W. Buckley, <i>Sec.</i>	R. W. Lethbridge, <i>[Asst. Sec.]</i>
	Westminster & General	1836	Life, Annuities ..	21, New Bridge St., E.C.	.. ..	T. J. W. Buckley, <i>Sec.</i>	C. R. Browne, <i>As. Sec.</i>
148	West of England ..	1807	Life, Fire ..	27, King St., Covent Gardn.	1° 0' Th.	W. M. Browne ..	..
	London ..	..	Life, Fire ..	28, King St., Covent Gardn.	2° 0' Tu.	Edw. Cutbush, <i>Actuary.</i>	..
137	Whittington ..	1855	Life, Annuities ..	Exeter ..	12° 0' W.	G. S. Crisford, <i>Sec. 5th Act.</i>	R. J. Gray, <i>Asst. Sec.</i>
	Yorkshire ..	1824	Life, Fire, Annuities	20, New Bridge Street ..	12° 0' W.	.. ..	G. W. Cooke, <i>Lon. Mn.</i>
	Yorkshire and London	1874	Plate and other Glass	58, Moorgate Street, E.C.	2° 45' Th.	Thomas Walker, B.A.	Alfred T. Bowser, <i>Mn.</i>
	Yorkshire Boiler ..	1873	Steam Boilers, &c. ..	St. Helen's Square, York	12° 0' W.	W. L. Newman ..	F. L. Mawdesley, <i>Gen. Man.</i>
144	Yorkshire Provident	1870	Industrial Life ..	1, Finsbury Square, E.C.	.. ..	Thomas Allen, <i>Man.</i>	George Hoyle.
				29, Tyrral Street, Bradford	First M.	John Waugh, <i>Eng. & Man.</i>	John P. Ogden.
				Oxford Place, Leeds	6° 0' M.

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146	British & For. Marine 1863 <i>London</i>	Marine	Exchange Bldgs, Liverpool 26, Cornhill, E.C.	12.30 W.	R. N. Dale, <i>Underwriter</i>	W. D. Pritt.
115	British Empire Mutual 1847	Life, Annuities	32, New Bridge St., E.C.	4.0 Tu.	T. H. Wells, <i>do. in London.</i>	Edwin Bowley.
	British Equitable .. 1854	Life	4, Queen St. Place, E.C.	2.0 Fr.	Josiah Martin, <i>Actuary</i> ..	J. W. Faurey, <i>Sub. Man.</i>
134	British Legal .. 1863	Industrial Life	141, George St., Glasgow	W. S. Gover, <i>Man. Dir.</i>	
	British Workman's 1866	Industrial Life	Broad St. Corner, Birmingham.	10.0 Th.	Henry Steel, <i>Man.</i>	
	<i>London</i>	10, City Road, E.C.	H. Port	D. A. Beckett.
	Briton, Med. & Gen. 1854	Life	429, Strand, W.C.	4.30 W.	John Messent	George Bate.
149	Briton 1875	Life, Annuities	429, Strand, W.C.	3.30 W.	John Messent	William Beaman.
	Caisse Generale .. 1863	Fire Re-Insurance	39, Lombard Street, E.C.	3.0 alt. M.	W. Williams, <i>London</i> [Agent.]
	Caledonian .. { 1805 *1833	{ Fire, Life, Annuities	19, George St., Edinburgh	2.45 W.	David Deuchar	D. J. Surenne.
144	<i>London</i>	39, Lothbury, E.C.	J. Allan Cunningham
	Caledonian .. 1871	Plate Glass	131, Hope Street, Glasgow	W. McC. McCulloch, <i>Mn. Dir.</i>	George Mackie.
	Church of England 1840	Life, Fire, Annuities	9 & 10, King St., Cheapside	1.0 W.	Andrew Francis.
151	City 1870	Life	2, Broad Street Bldgs., E.C.	C. F. Southwell, <i>Man. Dir.</i>	
	<i>Spalding</i>	Henrietta Street	W. Neilson Fyfe, <i>Manr.</i>	
	City of Glasgow .. 1838	Life, Annuities	Renfield Street, Glasgow	2.0 Th.	Fredk. F. Elderton	George Gray.
	<i>London</i>	12, King William St., E.C.	12.30 W.	John W. Bell.
116	Clergy Mutual .. 1829	Life, Annuities	2 & 3, Broad Sanctuary, Westminster	2.0 Tu.	Stewart Helder	Matthew Hodgson.
109	Clerical, Med. & Gen. 1824	Ordinary & Invalid Lives	13, St. James's Square, S.W.	2.0 W.	Geo. Cutcliffe, <i>Act. & Sec.</i>	B. Newbatt, <i>As. Act.</i>
	<i>City Office</i>	Mansion House Bldgs, E.C.	
	Colonial .. 1867	Life and Accidents	72, Bishopsgate St., E.C.	2.30 Tu.	Wilfred A. Bowser.	
	<i>Edinburgh</i>	31, Princes Street	2.0 W.	Donald Grant.
	Commercial Union 1861	Life, Fire, Mar., Anns.	19 and 20, Cornhill, E.C.	2.0 Tu.	{ T. E. Young, B.A., <i>Act.</i> D. M. Lang, <i>Fire Man.</i> J. Carr Saunders, <i>Undr.</i>	S. Stanley Brown.
	Co-Operative .. 1867	Fire	Corporation St., Manchester	James Odgers.	

Confiance, La.	1844	Fire	39, Cornhill, E.C.	3rd Th. Mo.	13. CHARLOTTE	Geo. Wm. Stevens.
Cotton Waste Dealers	1874	Cotton Waste and Fire	Heywood, Lanc.	1° 0 F.	Wm. Booth, <i>Man. & Sec.</i>	Bernard E. Ratliffe.
County	1806	Fire	50, Regent Street, S.W.	12° 0 Sa.	S. A. Beaumont, <i>Man. Dir.</i>	
City Office	1847	Hail Storm	14, Cornhill, E.C.	11° 30 F.	J. W. Chesshyre.	
County	1825	Life, Annuities	Hertford	.. ..	B. Hall Todd	J. Lighton, <i>Asst. Sec.</i>
Crown	1825	.. ..	188, Fleet Street, E.C.	.. ..	J. Manly Todd.	
Edinburgh	.. ..	.. ..	67, George Street	.. ..	Joseph Manly.	
Dublin	.. ..	.. ..	46, Dame Street	.. ..	
Eagle	1807	Life	79, Pall Mall, S.W.	Wed.	George Humphreys, M.A.,	<i>Act. and Sec.</i>
Economic (M)	1823	Life	6, New Bridge Street, E.C.	2° 15 F.	Richard Chas. Fisher	John R. Grimes.
Edinburgh	1823	Life, Annuities	22, George Street	3° 0 Th.	David MacLagan, F.R.S.E.	George M. Low.
London	.. ..	.. ..	11, King William Street	.. ..	Fred. Chaplin, <i>Joint Sec.</i>	J. Duncan, <i>Joint Sec.</i>
Edinburgh	1877	Fire	73, George St., Edinburgh	11° 0 W.	Charles Wallis.	
London	.. ..	.. ..	18, Queen Victoria Street	.. ..	.. ..	L. M. Middleton.
Emperor	1853	Life	52, Cannon Street, E.C.	3° 30 W.	W. S. B. Woolhouse, <i>Cons. Actuary</i>	Ebenezer Clarke.
Emperor	1855	Fire	52, Cannon Street, E.C.	2° 30 W.	.. ..	Ebenezer Clarke.
English & Scottish Law	1839	Life, Annuities	12, Waterloo Place, S.W.	3° 0 F.	J. Hill Williams	William King,
Edinburgh	.. ..	.. ..	120, Princes Street	3° 0 Th.	William Smith, L.L.D.	<i>Asst. Actuary.</i>
Equitable (M)	1762	Life	Mansion House St., E.C.	11° 0 W.	J. W. Stephenson, F.R.A.S.	
Equitable	1873	Fire	8, Corporation Street, Manchester.	1st F. aft. 2nd of month.	.. ..	D. R. Paterson.
London	.. ..	Fire	24, Moorgate Street, E.C.	.. ..	.. ..	J. F. Hincks and L. B. Cowin.
Equitable (U. States)	1859	Life	1, Princes Street, Bank	.. ..	George W. Phillips	A. Munkittrick.
Glasgow	.. ..	.. ..	81, St. George's Place,	3° 0 W.	G. W. Berridge.	William Howat.
Equity and Law	1844	Life, Annuities	18, Lincoln's Inn Fields	11° 0 S.	.. ..	Robert Anderson.
Essex and Suff. Equit.	1802	Fire	Colchester	.. ..	.. ..
Fire Re-Insurance	1874	Re-Insurance Fire Risks	46, Queen Victoria St., E.C.	2° 0	Joseph Freeman, F.S.S.	
Free Methodist	.. ..	Industrial Life	119, Salisbury Sq., E.C.	.. ..	.. ..	Daniel Marshall.
Friends' Provident (M)	1832	Life, Annuities	45, Darley Street, Bradford	12° 0 W.	Jos. John Dymond.

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139	General .. 1837	Fire, Life, Annuities	62, King William St., E. C.	11'30 W.	Robert Wilson, <i>Act.</i>	Geo. Scott Freeman, <i>Man. and Sec.</i>
	General (of Trieste) 1831	Fire	11 & 12, Clement's Lane, E. C.	.. ..	.. ..	T. S. Newbery, <i>Man. and Sec.</i>
	General Hallstorm 1843	Hallstorm ..	St. Giles Street, Norwich.	5' 0 S.	.. ..	C. S. Gilman.
	Globe .. 1870	Marine ..	79, Cornhill, E. C.	2' 0 W.	Edward Carey, <i>Undr.</i>	B. Francis Cobb.
	Great Britain (M) .. 1844	Life ..	101, Cheapside, E. C.	1' 0 Tu.	W. M. Makeham	E. C. Fernihough.
	Great Britain .. 1871	Life ..	101, Cheapside, E. C.	1' 0 M.	W. F. Watkins, <i>Man.</i>	E. C. Fernihough.
111	Gresham .. 1848	Life, Annuities	St. Mildred's House, E. C.	12'30 Th.	F. Allan Curtis ..	Joseph Allen, <i>As. Sec.</i>
	Guar. Asso. of Scotland 1873	Fidelity ..	75, George St., Edinburgh	2' 0 Th.	.. ..	F. A. Bringloe, <i>Man.</i>
	<i>London</i> .. ..	.. ..	8, Old Jewry, E. C.	.. ..	.. ..	Baldwin Fletcher, <i>Res. Sec.</i>
	Guarantee Society .. 1840	Fidelity Guarantee ..	19, Birchin Lane, E. C.	1'30 W.	.. ..	Augs. Muzio, <i>Sec.</i>
138	Guardian .. 1821	Life, Fire ..	11, Lombard Street, E. C.	1' 0 F.	F. J. Marsden, <i>Man. Fire</i>	Thos. G. C. Browne, <i>Act. & Sec.</i>
	Guardian .. 1863	Plate Glass ..	39, Princes St., Manchester	11'0 2nd W.	S. V. Jewsbury, <i>Man.</i>	Walter Christian, <i>Sec.</i>
	<i>London</i> .. ..	.. ..	71, Fleet Street, E. C.	.. ..	Ernest H. Wilson, <i>Gen. Man.</i>	Henry Sinnett, <i>Sec.</i>
	Guardian .. 1877	Horse & Vehicle ..	31, Lombard Street, E. C.	1' 0 3rd Th.	.. ..	T. S. Newbery.
	Hamburg-Bremen .. 1854	Fire	11 & 12, Clement's Lane, E. C.	.. ..	James Terry, <i>Act.</i>	B. Blenkinsop, <i>Man.</i>
121	Hand-in-Hand (M) { 1896 *1836	Fire, Life, Annuities {	New Bridge Street, Black- friars, E. C.	1' 0 Tu.	Joseph Hillman, <i>Undr.</i>	T. Allen Clark.
	Home and Colonial 1864	Marine	8, Royal Exchange, E. C.	12' 0 W.	R. A. Taylor Loban.	.. ..
	Horse	Horse and Live Stock	17, Queen Victoria St., E. C.	3' 0 W.	.. ..	.. ..
	Imperial Life .. 1820	Life, Annuities ..	1, Old Broad Street, E. C.	1' 0 W.	Andrew Baden.	.. ..
	Imperial Fire .. 1863	Fire	1, Old Broad Street, E. C.	1'30 W.	E. Cozens Smith, <i>Gen. Man.</i>	Benjamin S. Essex.
	Imperial Live Stock 1878	Horses, Cattle, &c. ..	446, West Strand, W. C.	12'30 W.	.. ..	.. ..
	Imperial Union .. 1866	Life	5, Metropolitan Chambers, Broad Street.	2'30 M.	John Sheridan, <i>Man.</i>

INSURANCE DIRECTORY.

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See adver- sement page.	TITLE AND DATE.	Business.	Chief Office, and Principal Branch or Branches.	Board Days.	Actuary or Manager.	Secretary, Assistant Secretary, or Local Secretary.
122	London & Prov. Marine 1860	Marine	2, Royal Exchange Bldgs.	2 o Th.	J. F. de Rougemont, <i>Undr.</i>	J. Le G. Daniell.
	London Assur. Corp. 1720	Fire, Life, Mar., Anns.	7, Royal Exchange ..	12 o W.	Arthur H. Bailey ..	John P. Laurence.
	London, E. India, & Col. 1869	Life	Mansion House Bldgs, E.C.	3 o W.	P. M. Tait ..	J. S. Parker, <i>pro tem.</i>
	London Guar. & Acc. 1869	Guarantee, Accident..	10, Moorgate Street, E.C.	11 o Tu.	.. ..	E. G. L. Anderson.
	London Life Asso. (M) 1806	Life	81, King William St., E.C.	12 o F.	Edward Docker ..	Edward Docker.
	London Mutual Boiler 1874	Steam Boilers, &c. ..	17, Queen Victoria St., E.C.	.. ..	Geo. Wailes, <i>Man. Dir.</i> ..	Chas. G. Johnson.
	London Re-Insurance ..	Re-insurance, Fire ..	1, Sherborne Lane, E.C.	3 o M.	Charles W. Pearce.	
144	Magdeburg.. .. 1844	Fire	10, Cornhill, E.C. ..	.. ..	C. Riecken, <i>Man.</i> ..	T. E. Wirgman.
	Manchester.. .. 1824	Fire	King Street, Manchester .	11 o Th.	J. B. Northcott.	C. R. Pilcher.
	<i>London</i>	.. ..	96, Cheapside .. ..	.. ..	.. ..
141	Manchester and London ..	Fire	110, King St., Manchester	.. ..	Henry Plummer, <i>Man.</i>	
	Manchester & County 1879	Fire, Accdts., Plate Gls.	4, St. Ann's Sq., Manchr.	4 o Th.	E. B. Ingham, <i>Gen. Man.</i>	
	Marine 1836	Marine	20, Old Broad Street, E.C.	2 o Th.	Robert John Lodge, <i>Manr.</i>	Robt. Lodge, <i>Ass. Sec.</i>
	Marine & Gen. Mutual 1852	Life, Marine	14, Leadenhall Street, E.C.	2 45 W.	C. G. Laing, <i>Act.</i> ..	W. C. Morgan.
	Maritime 1864	Marine	40, Brown's Bldgs., Liverpl.	2 30 F.	C. B. Vallance, <i>Undr.</i> ..	William Relton.
	Maritime Passengers 1875	Marine	1, Leadenhall Street, E.C.	.. ..	.. ..	Ledru Reynolds.
	Masonic and General 1868	Life, Annuities	9, New Bridge Street, E.C.	3 o Th.	Fred. Bigg, <i>Acty.</i> ..	A. Torkington, <i>Man. Dir.</i>
	Merchants' Marine 1871	Marine	1, Royal Exchange Bldgs.	2 30 W.	Joseph Angus, <i>Undr.</i> ..	Joseph Angus.
	Metropolitan (M) .. 1835	Life	3, Princes Street, Bank ..	1 o W.	Arthur Pearson, <i>Actuary.</i>	C. D. Higham, <i>As. Act.</i>
	Midland Counties .. 1851	Fire, Life, Hail, Anns.	Silver Street, Lincoln ..	2 o alt. Tu.	.. ..	Benjamin Vickers.
	<i>London</i>	.. ..	Basinghall Street, E.C. ..	.. ..	.. ..	L. E. Mawer.
123	Millers' Fire .. 1875	Fire	Union St., Birmingham..	1 15 Th.	.. ..	J. Liddon, <i>Gen. Man.</i>
	Morley Mutual .. 1872	Fire	Town Hall, Morley ..	.. ..	.. ..	Wm. Smith.
	Mutual 1834	Life	39, King Street, E.C. ..	1 45 W.	H. W. Manly, <i>Acty.</i>	H. W. Manly.
	Mutual 1870	Fire	Brown Street, Manchester	Alt. Tu. & W.	J. N. Lane.	J. N. Lane.
	<i>London</i>	.. ..	37, Queen Victoria Street	.. ..	.. ..	Hubert White.
	+Mutual Prov. Alliance 1847	Life, Sickness	2, Albion Place, Blackfriars	4 30 W.	A. G. Finlaison, <i>Const. Act.</i>	G. B. Woods.

146	National Fire	London	1876	Fire	..	36, George Green, Warrington	12 30 F.	Charles Smith.
147	National (M)	..	1876	Fire	..	86, King William St., E.C.	11' o M.	William Collis.
148	National (M)	..	1830	Life, Endowments	..	18, New Bridge St., E.C.	1'30 W.	Henry J. Puckle.
149	National Guarantee	..	1863	Fidelity Guarantee	..	2, King William St. E.C.	2' o Tu.	Charles Ansell, Junr.
150	National Guardian	..	1854	Life, Loans	..	67, George St., Edinburgh.	11'30 Tu.	George Todd Chiene.
151	National Provident(M)	..	1835	Life, Annuities	..	484, Oxford Street, W.C.	2' o Tu., F.	Thomas J. Bourne.
152	National Provincial	..	1854	Plate Glass	..	48, Gracechurch St., E.C.	12'30 F.	Henry Rance.
153	Netherlands	..	1845	Fire	..	66, Ludgate Hill..	..	J. H. Brown.
154	New York	..	1843	Life, Annuities	..	77, King William St., E.C.	..	J. Fisher Smith.
155	North America	..	1862	Life	..	76 and 77, Cheapside, E.C.	12' o Tu.	J. M. Stocks, Agent.
156	N. Brit. & Mercantile	..	1809	{ Fire, Life, Annuities	..	35, Lombard Street, E.C.	3' o Th.	{ ThomasMcMurtre.
157	London	..	*1823	..	..	64, Princes St., Edinburgh	12'30 W.	F. W. Lance.
158	Northern	..	1836	Life, Fire, Annuities	..	61, Threadneedle St., E.C.	1' o Th.	Jas. Valentine, Act.
159	Aberdeen	..	..	..	..	1, Moorgate Street, E.C.	1' o Tu.	Samuel Anderson.
160	Northern	..	1838	Plate and other Glass	..	3, King Street	..	Joseph Wallace.
161	North-Western	..	..	Fire	..	W. Clayton St., Newcastle-on-Tyne	..	Samuel Butler, Mn. & Sc.
162	Norwich and London	..	1836	Accident, Plate Glass	..	Victoria Bldgs., Manchr..	4' o M.	C. R. Gilman.
163	London	..	..	..	..	St. Giles Street, Norwich	..	George Powell.
164	Norwich Equitable	..	1829	Fire	..	30, Moorgate Street, E.C.	12' o M. Th.	William Skipper.
165	London	..	..	..	..	Norwich	..	Wm. H. Postans, Lond. Agent.
166	Norwich Union	..	1797	Fire	..	69, Lombard Street, E.C.	2' o M.	C. E. Bignold.
167	London	..	..	..	..	Surrey Street, Norwich	..	C. J. Bunyon, Agent.
168	Norwich Union (M)	..	1808	Life	..	50, Fleet Street, E.C.	12' o M. Th.	T. Muir Grant.
169	London	..	..	..	..	Surrey Street, Norwich	10' o M.	Charles John Bunyon.
170	Ocean Marine	..	1859	Marine	..	50, Fleet Street, E.C.	2' o alt. Th.	Frederick Harford, Under.
171	Ocean, Railway, &c.	..	1872	Railw. & other Accidents.	..	2 & 3, Old Broad St., E.C.	11' o W.	R. Dolphin Wood
172	Ocean & General	..	1877	Fidelity Guarantee	..	Mansion House Bldgs., E.C.	10'30 W.	R. Dolphin Wood.

Fee diver- sament page.	TITLE AND DATE.	Business.	Chief Office, and Principal Branch or Branches.	Board Days.	Actuary or Manager.	Secretary, Assistant Secretary, or Local Secretary.
110	Patriotic 1824	Life and Fire...	9, College Green, Dublin	M. Tu	W. J. Hancock, <i>Cons. Act.</i>	B. O'Reilly, <i>Sec.</i>
136	Pearl 1864	Life, Loans ..	Adelaide Bldgs., Lond. B.	3' o Tu., F.	P. J. Foley.	
	Pelican 1797	.. .. .	70, Lombard Street, E.C. }	1'30 Tu., Th.	Robt. Charles Tucker ..	Robt. C. Tucker.
	<i>West End</i> .. ..	.. .. .	57, Charing Cross, S. W.	2' o W.	.. .. .	James George.
	+People's Universal 1858	Life, Sicknes	Railway Bldgs. Wolverhamtn.	1' o W.	J. J. Broomfield, <i>Sec.</i> ..	F. B. Macdonald, <i>Asst. Sec.</i>
	Phoenix 1782	Fire	19, Lombard Street, E.C. }	11' o Tu.	E. D. Rogers, <i>Man. Dir.</i>	T. Groom Corley.
	<i>West End</i> .. ..	.. .. .	57, Charing Cross, S. W. }	1' o M.	T. Groom Corley ..	.. .. .
	Plate Glass 1852	Plate Glass ...	53, Lime Street, E.C. ..	.. .. .	Postmaster-General.	Alex. McMorran.
	Positive 1870	Life	34, Cannon Street, E.C. ..	12'30 W.	S. A. Beaumont, <i>Man. Dir.</i>	Charles Stevens.
127	+Post Office 1866	Life, Annuities ..	St. Martin's-le-Grand ..	1' o W.	W. Thomas Linford ..	W. Thomas Linford.
	Protector 1853	Endwmts. Annuity Loans	34, King Street, Cheapside.	.. .. .	Griffith Davies, <i>Com. Act.</i>	John Francis.
	Provident 1806	Life	50, Regent St. & 14, Cornhill	.. .. .	.. .. .	Mandeville B. Phillips.
	Provident Clerks' .. 1876	Accident	61, Coleman Street, E.C. ..	1' o Th.	T. C. Dewey, { <i>Managers</i>	E. Snelling.
	Provident Clerks' (M) 1840	Life, Anns., Benev. Fd.	27, Moorgate Street, E.C. ..	.. .. .	W. Thomas Linford ..	W. J. Lancaster, <i>Sec.</i>
142	Provident Clerks .. 1865	Fidelity Guarantee ..	61, Coleman Street, E.C. ..	.. .. .	.. .. .	.. .. .
	Provincial 1852	Life	High Street, Wrexham ..	12' o F.	.. .. .	.. .. .
	<i>London</i> .. ..	.. .. .	7, Queen Victoria St., E.C. ..	.. .. .	.. .. .	.. .. .
128	Provincial Hall .. 1872	Hail Storm	75, High St., Winchester	.. .. .	.. .. .	.. .. .
	Prudential 1848	Life, Anns., Industrial	Holborn Bars, E.C. ..	.. .. .	.. .. .	.. .. .
134	Queen 1857	Life, Fire, Annuities	Queen Ins. Bldgs, Liverpool	3' o alt. W.	J. Moncrieff Wilson ..	T. W. Thomson, <i>Sub.</i>
	<i>London</i> .. ..	.. .. .	60, Gracechurch St., E.C. ..	1' o Th.	.. .. .	J. K. Rumford. [<i>Man.</i>
	Railway Passengers 1849	Railway & other Accidents	64, Cornhill, E.C. ..	12'30 Tu.	.. .. .	William J. Vian.
	<i>West End</i> .. ..	.. .. .	10, Regent Street, S. W. ...	.. .. .	.. .. .	W. M. Mackenzie.
	Refuge Friendly	Industrial Life ..	89, Corporation St., Manch.	.. .. .	Thos. J. C. L. Boardman	James Proctor.
137	Reliance (M) 1840	Life, Annuities ..	71, King William Street ..	2' o Th.	Edward Butler, <i>Sec.</i> ..	Henry Unwin, <i>Asst.</i>
		<i>Temporary</i>	<i>Office, — 15, Nicholas Lane, E.C.</i>	E.C.		<i>Sec.</i>

	Rock	Fire	Union Court Chambers, Old Broad Street.	John S. Drage, <i>Man.</i>
136	Rock	..	..	1806	..	Life	..	..	..	15, New Bridge Street, E.C.	12' 0 Th.	H. W. Porter, B.A.	[<i>Man.</i> Digby Johnson, <i>Sub-</i>
129	Royal	..	..	1845	..	Life, Fire, Annuities	..	..	..	Royal Ins Bldgs, Liverpool	11' 0 Daily.	John H. McLaren	J. B. Johnston.
	<i>London</i>	..	..	..	..	..	..	..	..	27 & 28, Lombard St., E.C.	3' 0 W. F.	..	E. R. Handcock.
135	Royal Exchange Assur.	1720	..	..	..	Life, Fire, Mar., Anns.	..	..	..	Royal Exch. & 29, Pall Mall	12' 30 Daily	Thomas B. Winser	John Sharp.
	Royal Farmers	..	..	1840	..	Life, Fire, Hail Storm	..	..	..	3, Norfolk Street, Strand	1' 30 Tu.	John Reddish	..
	+Royal Liver	..	..	1850	..	Life	..	..	..	43, Finsbury Square, E.C.	10' 0 Daily	Frederick Taylor, <i>Lond. Mn.</i>	..
	+Royal Lond. Friendly	1861	..	..	..	Industrial Life	..	..	..	28, Finsbury Place, E.C.	W.	..	W. H. Hambridge.
	Salop	..	..	1780	..	Fire	..	..	..	Corn Market, Shrewsbury	..	..	H. J. Salisbury.
	Sceptre	..	..	1864	..	Life	..	..	..	13, Finsbury Place South	4' 0 Th.	W.S.B. Woolhouse, <i>Com. Act.</i>	J. G. Phillips.
	Scottish Accident	..	..	1876	..	Accident	..	..	..	77, George St., Edinburgh	..	M. L. Martin, <i>Man.</i>	..
	<i>London</i>	..	..	..	..	..	..	..	..	21, Moorgate Street, E.C.	..	..	W. E. Thomson, <i>Sec.</i>
141	Scottish Amicable (M)	1826	..	..	..	Life, Annuities	..	..	..	St Vincent Place, Glasgow	12' 30 Th.	Thomas Marr	William G. Spens.
	<i>London</i>	..	..	..	..	..	..	..	..	1, Threadneedle St., E.C.	1' 30 M.	..	Y. R. Eccles.
	Scottish Commercial	{ 1865 *1866	..	..	..	{ Life, Fire, Annuities	..	..	..	133, West George St., Glasg.	11' 0 W.	Frederic J. Hallows	E. Litchfield.
	<i>London</i>	..	..	..	..	..	..	..	..	82, Old Broad Street, E.C.	..	..	John H. Croft.
	Scottish Equitable (M)	1831	..	..	..	Life	..	..	..	26, St. Andrew Sq., Edin.	3' 0 Th.	T. B. Sprague, M.A., <i>Man.</i>	William Finlay.
	<i>London</i>	..	..	..	..	..	..	..	..	69, King William St., E.C.	..	..	A. Mackay.
	Scottish Imperial	..	..	1865	..	Life, Fire, Annuities	..	..	..	151, West George St., Glasg.	1' 30 Th.	W. W. W. Reid	David Lawrie.
	<i>London</i>	..	..	..	..	..	..	..	..	2, King William Street, E.C.	..	H. Ambrose Smith, <i>Acty.</i>	W. R. Macdonald.
	Scottish Metropolitan	1876	..	..	..	Life, Annuities	..	..	..	2, York Place, Edinburgh	3' 30 Tu.	Wm. Gibson Bloxson	Chas. Forbes Booth.
	<i>London</i>	..	..	..	..	..	..	..	..	77, King William St., E.C.	..	..	W. J. Walker, <i>Sec.</i>
	Scottish Plate Glass	1870	..	..	..	Plate Glass	..	..	..	73, George St., Edinburgh	2nd W. Mo.	..	L.M. Middleton, <i>Sec.</i>
	<i>London</i>	..	..	..	..	..	..	..	..	18, Qn. Victoria Street, E.C.	..	..	Jas. S. Morton, <i>Sec.</i>
	Scottish Provident (M)	1837	..	..	..	Life, Annuities	..	..	..	6, St. Andrew Sq., Edin.	3' 0 Tu.	{ James Watson, <i>Manager</i> James Meikle, <i>Actuary.</i>	J.G. Watson, <i>Act. Sec.</i>
	<i>London</i>	..	..	..	..	..	..	..	..	18, King William St., E.C.	..	..	John Muir Letch.
	Scottish Provincial	1825	..	..	..	Life, Fire, Annuities	..	..	..	93, Union Street, Aberdeen	2' 30 Th.	Charles Gordon, <i>Actuary.</i>	T. Y. Wardrop, <i>Man.</i>
	<i>London</i>	..	..	..	..	..	..	..	..	64, Cannon Street, E.C.	2' 30 W.	..	David G. Simpson.
	Scot Union & National	1824	Life, Fire, Annuities	35, St. Andrew Sq., Edin.	2' 0 F.	J. M. McCandlish, <i>Gen. Mn. & Act.</i>	Peterswald Pattison.			
	<i>London</i>	3, King William St., E.C.	William Porteous.			

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131	Scottish Widows' Fund (M) 1815 <i>London</i>	Life, Annuities	9, St. Andrew Sq., Edinr.	3 ^o M.	Samuel Raleigh ..	A. W. H. Turnbull, <i>Joint Act. & Sec.</i> Archd. Day.
	Sea Marine .. 1876	Marine	28, Cornhill, E.C.	.. ..	.. ..	William Bates.
	Security 1870	Life	Exchange Blds, Liverpool	.. ..	H. Wallace, <i>Undr.</i>	
	Shrops. & North Wales 1837	Fire	Mansion House Blds, E.C.	3 ³⁰ W.	O. Corbett, <i>Chf. Clk.</i>	
	Silesian (Breslau) .. 1848	Fire	The Square, Shrewsbury	12 ^o 1st M.	Griffith Davies, <i>Man. Dir.</i>	
143	Sovereign 1845	Life, Annuities	6, King William St., E.C.	.. ..	A. T. Carter, <i>Lond. Man.</i>	
	<i>City Office</i> .. ..	.. ..	48, St. James's Street, S.W.	2 ^o Th.	.. ..	Henry D. Davenport.
	Spalding & South Linc. 1872	Plate Glass	122, Cannon Street, E.C.	.. ..	.. ..	George J. Row.
151	Staffordshire 1870	Fire	Spalding .. ..	.. ..	.. ..	R. A. Pratt.
151	<i>London</i> 1875	Fire	Hanley, Staffordshire	2 ³⁰ Th.	Thomas Henry Owens.	Alex. B. Cownie.
	Standard 1875	Fire	77, Cornhill, E.C.	.. ..	.. ..
132	Standard 1825	Life, Annuities	76, King William St., E.C.	1 ³⁰ Tu.	J. Hugh Middleton, <i>Gen. Mn.</i>	T. Robertson, <i>Home Sec.</i>
	<i>London</i> .. ..	.. ..	3 & 5, George Street, Edinr.	3 ^o Tu.	Spencer C. Thomson, B.A., <i>Manager.</i>	D. Clunie Gregor, <i>Col. & For. Sec.</i>
150	Star 1843	Life, Annuities	82, King William St., E.C.	1 ^o Th.	William Thomas Thomson, <i>Consulting Actuary.</i>	H. Jones Williams.
140	Sun 1710	Fire	3, Pall Mall East, S.W. ..	.. ..	.. ..	John O'Hagan.
	Sun 1810	Life	32, Moorgate Street, E.C.	11 ³⁰ W.	.. ..	W. W. Baynes.
	<i>(West End)</i>	Fire, Life	Threadneedle St., E.C. ..	.. ..	.. ..	Fras. Boyer Relton.
	Thames and Mersey 1860	Marine	Threadneedle St., E.C. ..	1 ^o Tu. F.	John G. Priestley	John G. Priestley.
	<i>London</i> .. ..	.. ..	60, Charing Cross, S.W.	.. ..	.. ..
Transatlantic	.. ..	.. ..	Liverpool & London Chambers, Liverpool.	1 ³⁰ Th.	John H. Lukis, <i>Undr.</i>	R. H. Nesbitt.
Travellers' 1876	.. ..	Fire	1, Royal Exchange Blds.	.. ..	.. ..	T. S. Newbery, <i>Man.</i>
†Town & County Prov. 1873	.. ..	Accident	11 & 12, Clement's Lane, E.C.	2 ^o M.	.. ..	W. H. Preston, <i>Man. Dir.</i>
	.. ..	Sickness	Mildmay Chambers, Old Broad Street.	3 ^o Tu.	.. ..	Robert Beeston.
	.. ..	.. ..	7, Bishopsgate St. Within	.. ..	Wilfred A. Bowser, <i>Act...</i>	

Union ..	1714 *1813	Fire, Life ..	81, Cornhill, E.C.	12° 0' Tu. & F.	Wm. B. Lewis, <i>Man. Dir.</i> William Wallis, <i>Act.</i>	Charles Darrell
Union (Canton) ..	1835	Marine ..	9, Royal Exchange, E.C.	.. ..	M. P. Jukes, <i>Lon. Agt.</i>	M. P. Jukes, <i>Lon. Agt.</i>
Union Nationale ..	1877	Fire ..	39, Lombard Street, E.C.	.. ..	Mons. E. Miegerville, <i>Man.</i>	W. Williams, <i>Ln. Agt.</i>
+United Assurance London	1832	Life ..	106, Duke St., Liverpool	Daily.	W. S. B. Woolhouse, <i>Act.</i>	Thos. Walker
United Kent ..	1824	Life, Annuities ..	14, Finsbury Square	Mo. Lst W. 2° 30'	.. ..	R. Hopkins, <i>Ln. Man.</i>
United London ..	..	Life, Annuities ..	Maidstone ..	.. ..	Edwin London.	Edwin London.
United Kingdom Assu. Corporation	1866	Industrial Life ..	26, Budge Row, E.C.	.. ..	.. ..	G. M. Hughes, <i>Agent.</i>
United Kingdom Temperance (M)	1840	Life, Annuities ..	27A, Finsbury Square	.. ..	Hugh Hyslop.	Thomas Cash.
United Re-Insurance	1879	Fire Re-Insurance ..	1, Adelaide Pl., Lon. Brid.	4° 0' Tu. F.	R. Price Hardy, <i>Actuary</i>	.. ..
Universal ..	1834	Life ..	Marsden St., Manchester	1st W. Mo.	J. N. Lane, <i>Man. 5th Sec.</i>	.. ..
Universal Marine ..	1859	Marine ..	1, King William St., E.C.	2° 0' Th.	Frederick Hendriks.	Alfred Tozer.
University ..	1825	Life ..	35, Cornhill, E.C.	2° 0' Th.	J. L. Fisk, <i>Undr.</i>	Charles McCabe.
+Victoria ..	1860	Life, Endowments ..	25, Pall Mall, S.W.	4° 5' W.	.. ..	.. ..
Wesleyan & General	1841	Life, Sicknes	Finsbury Sq. Bldgs., E.C.	5° 0' M.	W. S. B. Woolhouse, <i>C. Act.</i>	Arthur J. Cook.
Wesleyan Metho. Trust ..	..	Life, Life, Westeyan Trust Prpty.	Moor Street, Birmingham.	4° 0' W.	James W. Lewis	R. Aldington Hunt.
Western Counties & London Mutual	1861	Life ..	110, King St., Manchester	Fortnightly	.. ..	H. Plummer.
Westminster ..	1717	Life ..	20, Princess Sq., Plymouth	11° 0' M.	T. J. W. Buckley, <i>Sec.</i>	R. W. Lethbridge, [<i>Asst. Sec.</i>]
Westminster & General	1836	Fire ..	21, New Bridge St., E.C.	.. ..	T. J. W. Buckley, <i>Sec.</i>	C. R. Browne, <i>As. Sec.</i>
West of England ..	1807	Life, Annuities ..	27, King St., Covent Gardn.	1° 0' Th.	W. M. Browne ..	.. ..
London ..	..	Life, Fire ..	28, King St., Covent Gardn.	2° 0' Tu.	Edw. Cutbush, <i>Actuary.</i>	.. ..
Whittington ..	1855	Life, Annuities ..	Exeter ..	12° 0' W.	G. S. Crisford, <i>Sec. & Act.</i>	R. J. Gray, <i>Asst. Sec.</i>
Yorkshire ..	1824	Life, Fire, Annuities	20, New Bridge Street ..	12° 0' W.	.. ..	G. W. Cooke, <i>Lon. Mn.</i>
Yorkshire and London	1874	Plate and other Glass	58, Moorgate Street, E.C.	2° 45' Th.	Thomas Walker, B.A.	Alfred T. Bowser, <i>Mn.</i>
Yorkshire Boiler ..	1873	Steam Boilers, &c. ..	St. Helen's Square, York	12° 0' W.	W. L. Newman ..	F. L. Mawdsley, <i>Gen. Man.</i>
Yorkshire Provident	1870	Industrial Life ..	1, Finsbury Square, E.C.	.. ..	Thomas Allen, <i>Man.</i>	George Hoyle.
			29, Tyrral Street, Bradford	First M.	John Waugh, <i>Eng. & Man.</i>	John P. Ogden.
			Oxford Place, Leeds	6° 0' M.	.. ..	.. ..

See Advertis- ment page.	TITLE AND DATE.	Business.	Chief Office, and Principal Branch or Branches.	Board Days.	Actuary or Manager.	Secretary, Assistant Secretary or Local Secretary.
133	Equitable Reversionary 1835	ANNUITY	AND REVERSIONARY	SOCIETIES.	Frederick Hendriks ..	F. S. & C. H. Clayton.
	General Reversionary 1836	Reversions, Life Ints., &c.	10, Lancaster Place, Strand	3'30 W.	William Barwick Hodge.	D.A. Bumsted, <i>As. Act.</i>
	Glasgow Annuity .. 1808	Do. do.	5, Whitehall, S. W. ..	12'0 F.	Robert Dunlop.	C. W. Klugh.
	Governments .. 1843	Annuities ..	87, West Regent Street ..	Last M.	.. ..	C. B. Clabon.
	Law Reversionary 1833	Government Annuities	32, Sackville St., Piccadilly	4'30 and W.	J. Hill Williams ..	Rev. R. Shepherd, M.A.
	London Annuity .. 1795	Reversions, Annu., &c.	24, Lincoln's Inn Fields...	4'0 W.	.. ..	G. A. Rendall.
	National Debt Office 1697	Members' Widows ..	Serjeants' Inn, Fleet St. ..	6'0 W.	A. J. Finlaison.	Alfred W. Hewer.
	National Reversionary 1837	Government Annuities	19, Old Jewry, E. C. ..	.. ..	Robert C. Tucker	Thos. S. Mortimer.
	Reversionary & Genl. 1878	Reversions ..	63, Old Broad St., E. C. ..	3'0 W.	.. ..
	Reversionary Interest 1823	Reversions, &c. ..	28, Golden Square, W. ...	4'0 1st W.	Hon. George Peppys.	
147	Western Annuity .. 1831	Reversions, Life Ints., &c.	17, King's Arms Yard, E. C.	12'30 Th.	.. ..
		Annuities ..	14, Bedford Circus, Exeter	12'0 Th.	.. ..
	Bankers' Guarantee 1867	MISCELLANEOUS SOCIETIES.			.. ..	John A. Allen.
	Brit. & Irish Mutl. Trust 1874	Fidelity Trust ..	86, King William St., E. C.	2'30 1 & 3 F.	Chas. Rutherford, <i>Act. & Sec.</i>	James Martin.
	British Mutual .. 1856	Investments ..	29, St. Swin's Lane, E. C.	11'30 Tu.	.. ..	Adam Steuart.
	General Expenditure 1874	Investments, Loans, &c.	St. Bride St., Ludgate Circ.	3'0 F.	H. W. Wheeler, <i>Cons. Act.</i>	F. B. Williams.
	Lond. & Genl. Invest. 1870	Discount on Purchases	19 & 21, Qn. Vict. St., E. C.	12'0 M.	.. ..
	Perpetual Investment 1851	Loans and Advances	2, Ludgate Hill, E. C. ..	.. ..	John E. Tresidder.	
	Rent Guarantee .. 1849	Investments, Loans ..	16, New Bridge St., Blackfrs.	3'30 F.	Richard Stone, <i>Man. Dir.</i>	
		Rents Collected, &c.	66, Cannon Street, E. C.	12'30 W.	.. ..

INSURANCE OFFICERS' DIRECTORY.

*In cases of similarity of Title, the object or business of the Company is appended—thus,
Alliance Fire and Life, Alliance Marine, Caledonian Fire and Life, Caledonian
Plate Glass, &c.*

ADLER, MARCUS N., Act. *Alliance F. & L.*
ALLEN, JOHN A., Sec. *Bankers' Guarantee.*
ALLEN, JOSEPH, Assist. Sec. *Gresham.*
ALLEN, THOS., Man. *Yorkshire and London
Plate Glass.*

ANDERSON, E. G. L., Sec. *London Gua-
rantee and Accident.*

ANDERSON, ROBT., Sec. *Essex & Suffolk.*

ANDERSON, SAMUEL, Aberdeen Sec. *Northern Fire and Life.*

ANGUS, JOSEPH, Undr. and Sec. *Mer-
chant's Marine.*

ANSELL, CHAS., Jun., Act. *National Life.*

ANSELL, CHARLES, Cons. Act. *National
Provident Life.*

BADEN, ANDREW, Act. and Man. *Imperial
Life.*

BAILEY, ARTHUR J., Act. *London Assur-
ance Corporation.*

BATES, WILLIAM, Sec. *Sea Marine.*

BAYNES, W. W., Sec. *Star.*

BEAMAN, WILLIAM, Sec. *Briton Limited,*
and *Briton Medical and General.*

BEAUMONT, S. A., Man. Dir. *County Fire
and Provident Life.*

BECKETT, D. A., Sec. *British Workman's.*

BEDDALL, CHAS., Gen. Man. *Lion.*

BEESTON, ROBT., Sec. *Town & County Prov.*

BELL, G. W., Sec. *Law Fire.*

BELL, J. W., Lond. Res. Sec. *City of Glasgow.*

BENTHAM, WM., Dublin Sec. *Standard L.*

BÉRNALÉS, ALBO DE, Lon. Sec. *Caisse Gen.
Agricoles.*

BERRIDGE, G. W., Act. *Equity and Law.*

BIGG, FRED., Act. *Masonic and Genl. Life.*

BIGNOLD, CHAS. E., Sec. *Norwich Un. F.*

BLENKINSOP, BENJ., Man. *Hand-in-Hand.*

BLOXSON, WILLIAM GIBSON, Man. *Scottish
Metropolitan.*

BOARDMAN, THOS., J. C. L., Man. Dir. *Refuge Friendly.*

BONE, GEORGE, Fire Man. *General F. & L.*

BOOTH, C. F., Lond. Sec. *Scottish Metrop.*

BOOTH, WM., Man. & Sec. *Cotton Waste
Dealers'.*

BORROW, R., Sec. *Archangel Marine.*

BOURNE, T. J., Sec. *National Guardian.*

BOWLEY, E., Sec. *British Empire Mutual.*

BOWSER, ALF. T., Man. & Sec. *Whittington.*

BOWSER, WILFRED, A., Act. and Sec. *Lond. & County Prov., Town & County,
and Sec. Colonial.*

BRINGLOE, F. A., Man. *Guarantee Asso-
ciation of Scotland.*

BROOMFIELD, J. J., Sec. *Phoenix.*

BROWN, J. H., Sec. *Nat. Prov. Plate Glass.*

BROWN, S. STANLEY, Sec. *Coml. Union.*

BROWNE, T. G. C., Act. and Sec. *Guar-
dian Fire and Life.*

BROWNE, W. M., Sec., *Westminster Fire.*

BROWNE, C. R., Assist. Sec. *Westminster F.*

BUCKLEY, T. J. W., Sec. *Western Counties.*

BUNYON, C. J., Act. *Norwich Union Life.*

BURNETT, G. H., Lond. Fire Man. *North
British and Mercantile.*

BUTLER, SAMUEL, Man. & Sec. *North-
Western Fire.*

BUTLER, EDWARD, Sec. *Reliance.*

CAREY, EDWD., Undr. *Globe Marine.*

CARTER, A. T., Sec. *Silesian.*

CASH, THOMAS, Sec. *United Kingdom
Temperance and General Provident.*

CHAPLIN, FREDERICK, Lond. Joint Sec. *Edinburgh Life.*

CHARLON, H., Man. *La Confiance Fire.*

CHESSHIRE, J. W., Sec. *County Hail Storm.*

CHIENE, GEORGE TODD, Man. *National
Guarantee Suretyship.*

CHISHOLM, DAVID, Act. *North Brit. & Mer.*

CHRISTIAN, W., Sec. *Guardian Plate Glass.*

CLABON, C. B., Sec. *Law Reversionary.*

CLARKE, E., Sec., *Emperor Fire and
Emperor Life.*

CLARK, T. ALLEN, Sec. *Home & Col. M.*

CLAYTON, F. S. & C. H., Joint Secs. *Equitable Reversionary.*

- CLIREHUGH, W. P., Man. & Act. *London and Lancashire Life*.
- CLUNES, JAMES, Sec. *Ins. Comp. Scotland*.
- COBB, FRANCIS, Sec. *Globe Marine*.
- COCKBURN, HENRY, Lond. Life Man. *North British and Mercantile*.
- COLLIS, WILLIAM, Man. *National Fire*.
- COOK, ARTHUR, J., Sec. *Victoria Friendly*.
- COOKE, G. W., Lon. Man. *West of England*.
- CORBETT, O., Chief Clerk *Security*.
- CORKE, CHAS., Sec. *Indemnity Marine*.
- CORLEY, T. GROOM, Man. & Sec. *Positive*.
- COWAN, J., Fire Supt. *Caledonian F. & L.*
- COWIN, L. B., Joint Lon. Sec. *Equitable F.*
- COWNIE, A. B., Lond. Sec. *Staffordshire*.
- CRISFORD, G. S., Sec. & Act. *West of Eng.*
- CROFT, J. H., Lond. Sec. *Scottish Com.*
- CUNNINGHAME, J. A., Lon. Sec. *Caledonian Fire & Life*.
- CURTIS, F. A., Act. & Sec. *Gresham*.
- CUTBUSH, E., Act. *Westminster & Gen.*
- CUTCLIFFE, GEO., Act. and Sec. *Clerical, Medical & General*.
- DALE, R. N., Undr. *British & For. Marine*.
- DANIEL, J. LE GEYT, Sec. *London and Provincial Marine*.
- DARRELL, CHAS., Sec. *Union Fire & Life*.
- DAVENPORT, H. D., Sec. *Sovereign*.
- DAVIES, GRIFFITH, Act. & Sec. *Law Life*.
- DAVIES, GRIFFITH, Man. Dir. *Shropshire and North Wales*.
- DAVISON, J. B., Sec. *Lion*.
- DAY, ARCHD., Lond. Sec. *Scot. Widows'*.
- DELPRATT, JOSEPH, Supt. *West-End Bran. Imperial Life*.
- DENT, E. J., Sec. *Accident*.
- DEUCHAR, DAVID, Man. & Act. *Caledonian Fire and Life*.
- DEWEY, T. C., Joint Man. *Prudential*.
- DOCKER, EDWARD, Sec. and Act. *London Life Association*.
- DOVE, J. M., Sec. *Liverpool and London and Globe*.
- DUNCAN, J., Lond. Joint Sec. *Edinburgh L.*
- DUNLOP, ROBERT, Sec. *Glasgow Annuity*.
- DYMOND, J. J., Sec. *Friends' Provident*.
- ECCLES, Y. R., Lond. Sec. *Scot. Amicable*.
- ELDERTON, F. F., Man. *City of Glasgow*.
- ENGELBACH, HAROLD, Act. & Sec. *Nat. (Ireland)*.
- ESSEX, BENJ., S., Sec. *Imperial Live Stock*.
- FAIREY, J. W., Sub-Man. *Brit. Equitable*.
- FERNIHOUGH, E. C., Sec. *Gt. Britain Fire and Gt. Britain Mutual Life*.
- FINLAY, WILLIAM, Sec. *Scottish Equitable*.
- FINLAISON, A. J., Act. *Nat. Debt Office*.
- FISHER, R. C., Act. *Economic*.
- FISK, J. L., Undr. *Universal Marine*.
- FITZ GEORGE, OWEN, Man. *La Confiance*.
- FLETCHER, A. P., Gen. Man. *Northern Fire and Life*.
- FLETCHER, BALDWIN, Lond. Sec. *Guar. Asso. Scotland*.
- FLOAT, G. H., Assist. Sec., *London and Lancashire Fire*.
- FOLEY, P. J., Man. Dir. *Pearl*.
- FOTHERGILL, CHAS. G., Man. *London & Lancashire Fire*.
- FRANCIS, A., Sec. *Church of England*.
- FRANCIS, JOHN, Sec. *Provincial*.
- FRASER, JOHN, Man. *Life Asso. of Scotland*.
- FRASER, THOS., Lond. Sec. *Life Asso. of Scotland*.
- FREEMAN, G. S., Man and Sec. *General*.
- FREEMAN, JOSEPH, Gen. Man. *Fire Re-Insurance Corporation*.
- FYFE, W. N., Man. *City Life*.
- GEORGE, JAMES, Sec. *People's Universal*.
- GIBB, ROBERT, Sec. *Liverpool Vict. Legal*.
- GILMAN, C. R., Sec. *Norwich & Lond. Acc.*
- GILMAN, C. S., Man. *Norwich & London and General Hailstorm*.
- GLANVILLE, S. G., Undr. *Home & Col. M.*
- GORDON, CHAS., Act. *Scottish Provincial*.
- GOVER, W. S., Man. Dir. & Act. *British Equitable*.
- GRANT, T. MUIR, Sec. *Norwich Union Life*.
- GRAY, G., Sec. *City of Glasgow*.
- GRAY, R. I., Assist. Sec. *West of England*.
- GREGOR D. CLUNIE, Colonial & Foreign Sec. *Standard Life*.
- GRIMES, JOHN RALPH, Sec. *Economic*.
- GRINDLAY & CO., Messrs., West-End Agents *London Assurance Corporation*.
- HALLOWS, F. J., Gen. Man. *Scottish Com.*
- HANCOCK, W. J., Cons. Act. *Patriotic*.
- HANDCOCK, E. R., Sec. *Royal Exchange*.
- HARBEN, HENRY, Man. Dir. *Prudential*.
- HARDING, CHARLES, Man. *Accident*.
- HARDY, RALPH PRICE, Act. & Sec. *London & Provincial Law, and Act. United Kingd. Temperance*.

✓ HARE, HENRY, Sec. *London and County Plate Glass*.

✓ HARFORD, FREDK., Undr. *Ocean Marine*.

HARTLEY, P., Sec. *Boiler & Steam Power*.

✓ HARTUNG, F. M., Gen. Man. for Great Britain of the *Jakor* (Anchor).

✓ HATTON, JOHN, Sec. *Brighton & Sussex Mutual*.

HELDER, STEWART, Act. *Clergy Mutual*.

HENDRIKS, AUG., Lond. Sec. *Liverpool and London and Globe*.

HENDRIKS, F., Act. & Sec. *Universal Life*.

HIGHAM, CHAS. D., Assist. Act. *Metrop.*

HINCKS, J. F., Joint Lond. Sec. *Equitable F.*

HODGE, WM. B., Act. *General Reversionary*.

HODGSON, MATTHEW, Sec. *Clergy Mutual*.

HOLDER, J., Sec. *Bradford Plate Glass*.

HOPKINS, R., Lond. Man. *United As. Friendly*.

HORE, W. H., Man. Fire Depart. *London Assurance Corporation*.

HOWAT, WM., Glasgow Sec. *Equitable U.S.*

HOYLE, GEORGE, Sec. *Yorkshire Boiler*.

HUGHES, W., Joint Man. *Prudential*.

HUGHES, G. M., Lond. Agt. *United Kent Life and Kent Fire*.

HUGHES, G. M., Lond. Agent *United Kent Life and Kent Fire*.

HUMPHREYS, GEORGE, Act. & Sec. *Eagle*.

HUNT, R. A., Sec. *Wesleyan & General*.

HYDE, H. B., Man. *Imperial Union Acct.*

HYSLOP, HUGH, Man. *United Kingdom As. Corporation*.

INGHAM, E. B., Gen. Man. *Manchester and County Fire*.

IONIDES, E. C., Undr. *Archangel Marine*.

JEWSBURY, FRANK J., Man. *Guardian Plate Glass*.

JOHNSON, DIGBY, Sub-Man. *Royal*.

JOHNSTON, JOHN B., Lond. Sec. *Royal*.

JOHNSON, CHARLES G., Sec. *London Mutual Boiler*.

JONES, ARTHUR, Sec. *Argus*.

JUKES, M. P., Lond. Agt. *Union* (Canton) *Marine*.

KING, WILLIAM, Asst. Act. *Eng. & Scot. Law Life*.

KLUGH, C. W., Sec. *Governesses' Annuity*.

LAING, C. G., Act. *Marine & Gen. Mut.*

LANCASTER, W. J., Sec. *Prudential*.

LANCE, F. W., Lond. Sec. *North British and Mercantile*.

LANE, J. N., Man. and Sec. *Mutual Fire and United Re-Insurance Fire*.

LANG, D. MARSHALL, Man. (Fire Depart.) *Commercial Union*.

LAURENCE, J. P., Sec. *Lond. Assur. Corp.*

LAWRIE, DAVID, Sec. *Scottish Imperial*.

LEECH, A. S. Sec. *United Counties Coml.*

LEITCH, JOHN MUIR, London Agent and Sec. *Scottish Provident*.

LONDON, EDWIN, Sec. *United Kent Life & Annuity Institution, and Kent Fire*.

LETHEBRIDGE, R. W., Assist. Sec. *Western Counties & Lond. Mutual*.

LEWIS, W. B., Man. Dir. *Union Fire & Life*.

LEWIS, J. W., Man. *Wesleyan & General*.

LEWIS, ROBT., Sec. *Alliance Life & Fire*.

LIDDON, J., Gen. Man. *Millers' Fire*.

LIGHTON, JOHN, Assist. Sec. *Crown*.

LINFORD, W. T., Sec. *Provident Clerks'*.

LITCHFIELD, EDWARD, Sec. *Scot. Com.*

LOBAN, R. A. TAYLOR, Man. *London & Provincial Horse and Carriage*.

LODGE, ROBT. JOHN, Man. *Marine*.

LODGE, ROBERT, Ass. Sec. *Marine*.

LOW, GEO. M., Sec. *Edinburgh Life*.

LUCAS, ARTHUR, Man. *Ulster Plate Glass*.

LUKIS, JOHN H., Undr. *Thames and Mersey Marine*.

MACDONALD, W. RAE, Sec. *Scottish Metropolitan*.

MACDONALD, F. B., Assist. Sec. *Phoenix*.

MACKAY, A., Lond. Sec. *Scottish Equitable*.

MACKENZIE, W. M., West End Sec. *Railway Passengers'*.

MACKIE, GEORGE, Sec. *Caledonian Plate Glass*.

MACLAGAN, DAVID, Man. *Edinburgh Life*.

MCBRIDE, C., Man. and Sec. *Lancashire and Yorkshire Accident*.

MCCABE, CHARLES, Act. & Sec. *University*.

MCCANDLISH, JOHN M., Gen. Man. and Act. *Scottish Union & National*.

MCCULLOCH, W. MCGAVIN, Man. Dir. *Caledonian Plate Glass*.

MCDUGALL, N., Man. *Boiler and Steam Power*.

MCGEDY, FRANK, Act. & Sec. *Law Union*.

MCCLAREN, JOHN H., Man. *Royal*.

MC MORRAN, ALEXANDER, Sec. *Protector*.

MC MURTRIE, THOMAS, Sec. *North British & Mercantile*.

MAKHAM, W. M., Act. *Great Britain Mutual Life*.
 MANLY, JOSEPH, Dublin Sec. *Crown*.
 MANLY, H. W., Act. & Sec. *Mutual Life*.
 MANNERING, E. H., Lond. Man. Fire Dept. *Northern Fire and Life*.
 MANNERING, G. W., Assist. Act., Lond. & *Lancashire Life*.
 MARR, THOS., Man. *Scottish Amicable*.
 MARRIOTT, HENRY, Gen. Man. Lond. & *Manchester Industrial*.
 MARSDEN, F. J., Man. Fire Department *Guardian Fire and Life*.
 MARSHALL, DANIEL, Sec. *Free Methodist*.
 MARTIN, JAMES, Sec. *British Mutual Investment*.
 MARTIN, JOSIAH, Act. *British Empire Mutual*.
 MARTIN, MARTIN L., Man. Scot. *Accident*.
 MASON, C. E., Sec. *Law Property*.
 MAWDESLEY, F. L., Gen. Man. and Sec. *Yorkshire*.
 MAWER, L. E., Lond. Man. *Midld. Counties*.
 MEIKLE, JAMES, Act. *Scottish Provident*.
 MESSENT, JOHN, Man. and Act. *Briton and Briton Medical and General*.
 MIDDLETON, J. H., Gen. Man. *Standard F.*
 MIDDLETON, L. M., Lond. Sec. *Edinb. Fire and Scottish Plate Glass*.
 MONTEFIORE, A. J., Sec. *Alliance Marine*.
 MORGAN, W. C., Sec. and Joint Man. *Marine and General Mutual*.
 MORTIMER, THOS. S., Sec. *Western Anny*.
 MORTON, JAMES S., Sec. Scot. *Provident*.
 MUNKITTRICK, ALEX., Man. for Great Britain *Equitable U.S.*
 MUZIO, AUGUSTUS, Sec. *Guarantee*.
 NASH, JOHN P., Sec. *Integrity Mutual Life, &c.*
 NEISON, F. G. P., Act. *Brighton & Sussex Mutual*.
 NESBITT, R. H., Sec. *Thames and Mersey Marine*.
 NEWBATT, BENJ., Assist. Act. *Clerical, Medical and General*.
 NEWBERRY, T. S., Man. & Sec. English Branch *Hamburg-Bremen and General Insurance Co. of Trieste, and Transatlantic Fire*.
 NEWMAN, W. L., Act. *Yorkshire F. & L.*
 NEWTON, E. A., Act. & Man. *Legal and General*.
 NORTHCOTT, J. B., Sec. *Manchester Fire*.

ODGERS, JAMES, Sec. *Co-operative*.
 OGDEN, JOHN P., Sec. *Yorkshire Provident*.
 O'HAGAN, J., West End Sec. *Standard Life*.
 OLIVER, B. F., Lond. Res. Sec. *Lancashire*.
 O'REILLY, B., Sec. *Patriotic*.
 OWENS, T. H., Man. *Staffordshire*.
 PARKER, J. S., Sec. London, *East India and Colonial*.
 PATTERSON, D. R., Sec. *Equitable Fire*.
 PATTISON, PETERSWALD, Sec. *Scottish Union and National*.
 PEARCE, C. W., Gen. Man. & Sec. London *Re-insurance*.
 PEARSON, ARTHUR, Act. *Metropolitan Life*.
 PEPYS, HON. GEO., Man. *Reversionary Int.*
 PHILLIPS, GEO. W., Act. *Equitable, U.S.*
 PHILLIPS, JOHN GEO., Sec. *Sceptre Life*.
 PHILLIPS, M. B., Lond. Sec. *Provincial L.*
 PILCHER, C. R., Lond. Sec. *Manchester F.*
 PILLING, J. P., Sec. *Rosendale Mut. Fire*.
 PLUMMER, H., Man. *Manchester & London Fire, and Wesleyan Methodist Trust*.
 PORT, H., Man. *British Workman's*.
 PORTEOUS, WILLIAM, Lond. Sec. *Scottish Union and National*.
 PORTER, H. W., Act. & Sec. *Rock Life*.
 POWELL, GEORGE, Lond. Sec. *Norwich and London Accident*.
 PRESTON, W. H., Man. Dir. *Travellers' Acct.*
 PRICE, ALFRED, Sec. *Ocean Marine*.
 PRIESTLEY, JOHN G., Act. & Sec. *Sun Life*.
 PRITT, W. D., Sec. *British and Foreign Marine*.
 PRATT, R. A., Sec. *Spalding and S. Lincolnshire Plate Glass*.
 PROCTOR, JAMES, Sec. *Refuge Friendly*.
 PUCKLE, HENRY J., Sec. *National Life*.
 RAINIE, ROBT., Sec. *Life Association of Scotland*.
 RALEIGH, S., Man. *Scottish Widows' Fund*.
 RANCE, HENRY, Sec. *Nat. Provident Life*.
 RATLIFF, BERNARD E., *County Fire*.
 RAY, RICHARD, Sec. *Atlas*.
 REDDISH, JOHN, Man. *Royal Farmers'*.
 REID, W. W. W., Man. *Scottish Imperial*.
 RELTON, FRANCIS B., Sec. *Sun Fire*.
 RELTON, WM., Sec. *Maritime Marine*.
 RENDALL, G. A., Sec. *Nat. Reversionary*.
 REYNOLDS, LEDRU, Sec. *Maritime Passengers' Marine*.

REYNOLDS, W. P., Lond. Sec. *London and Lancashire Fire*.

RIECKEN, C., Lond. Man. *Hamburg-Magdeburg*.

ROBERTSON, T., Home Sec. *Standard L.*

ROGERS, E. DRESSER, Man. Dir. *Plate Glass*.

ROUGEMONT, J. F. DE, Undr. *London and Provincial Marine*.

ROW, G. J., City Branch Man. *Sovereign*.

RUMFORD, J. K., London Sec. *Queen*.

RUTHERFORD, CHAS., Act. & Sec., *Brit. & Irish Mutual Trust*.

RYDER, G. R., Supt. West End Branch *Alliance Fire and Life*.

SALISBURY, H. J., Sec. *Salop Fire*.

SAUNDERS, J. CARR, Undr. Coml. *Union*.

SHARP, JOHN, Assist. Sec. *Life Asso. Scotld.*

SHARP, JOHN, Sec. *Royal Farmers'*.

SHELLEY, A. B., Sec. *Impl. Union Accidt.*

SHEPHERD, Rev. R., Sec. *Lond. Annuity*.

SHERIDAN, JOHN, Man. *Imperial Union L.*

SIMPSON, D. G., Lon. Man. *Scot. Provincial*.

SINNETT, HY., Sec. *Guardian Horse & V.*

SKIPPER, J. S., Man. *Norwich Equitable*.

SKIPPER, W., Sec. *Norwich Equitable*.

SMITH, CHAS., Lond. Sec. *Nat. (Ireland)*.

SMITH, DAVID, Gen. Man. *North British and Mercantile*.

SMITH, E. C., Gen. Man. *Imperial Fire*.

SMITH, H. AMBROSE, Lond. Sec. and Act. *Scottish Imperial*.

SMITH, WM., Edinb. Man. *Eng. & Scot. Law*.

SMITH, WM., Sec. *Morley Mutual Fire*.

SMITH, LAWRENCE D., Undr. *Indemnity Marine*.

SMITH, J. FISHER, Res. Sec. *New York L.*

SNELLING, E., Sec. *Provincial Hail*.

SOUTHWELL, C. T., Man. *Agricultural & General*, and Man. Dir. *City*.

SPENS, W. G., Sec. *Scottish Amicable*.

SPILLER, W. H., English Branch Man. *Asianda*.

SPRAGUE, T. B., Act. & Man. *Scot. Equit.*

STEEL, HENRY, Man. *British Legal*.

STEPHENSON, J. W., Act. *Equitable Life*.

STEUART, ADAM, Sec. *Genl. Expenditure*.

STEVENS, CHARLES, Sec. *Provident Life*.

STEVENS, GEORGE W., Sec. *County Fire*.

STEWART, GEORGE, Gen. Man. and Act. *Lancashire Fire and Life*.

STONE, FRANK, Sec. *Lond. & County Prov.*

STONE, RICH. D., Man. Dir. *Rent Guarantee*.

SURENNE, D. J., Sec. *Caledonian F. & L.*
SWANWICK, PHILIP, Sec. *Lancashire & Yorkshire Accident*.

TAIT, P. M., Man. *Lond. E. Ind. & Col.*
TAYLOR, FRED., Lond. Man. *Royal Liver Friendly*.

TERRY, JAS., Act. *Hand-in-Hand F. & L.*
THOMSON, WILLIAM THOMAS, Cons. Act. *Standard Life*.

THOMSON, T. W., Sub-Man. *Queen*.

THOMSON, SPENCER CAMPBELL, Man. and Act. *Standard Life*.

THOMSON, W. E., Lon. Sec. *Scottish Acct.*

TODD, B. HALL, Sec. and Act. *Crown*.

TODD, J. MANLY, Edinburgh Sec. *Crown*.

TORKINGTON, A., Man. Dir. *Masonic and General*.

TOZER, ALFRED, Sec. *Universal Marine*.

TRESIDDER, J. E., Man. *Perpetual Invest.*

TUCKER, ROBT. C., Act. & Sec. *Pelican Life*, and Act. *National Reversionary*.

TURNBULL, A. H., Sec. and Joint Act. *Scottish Widows'*.

TURNHAM, Sub-Man. *Lancashire F. & L.*

TYNDALL, WILLIAM HENRY, Act. *Atlas*.

UNWIN HENRY, Assist. Sec. *Reliance*.

VALENTINE, JAMES, Act. *Northern F. & L.*

VALLANCE, C. B., Undr. *Maritime Mar.*

VIAN, W. J., Sec. *Railway Passengers'*.

VICKERS, B., Gen. Sec. *Midland Counties*.

WAILLES, GEO., Man. Dir. *London Mutual Boiler*.

WALFORD, E. A., Lond. Man. *Netherlands Fire*.

WALKER, THOS., Sec. *United As. Friendly*.

WALKER, W. J., Sec. *Scottish Plate Glass*.

WALLACE, H., Undr. *Sea Marine*.

WALLACE, JOSEPH, Sec. *Northern Plate G.*

WALLIS, WM., Act. *Union Fire and Life*.

WALLIS, CHARLES, Man. *Edinburgh Fire*.

WARDROP, T. Y., Man. *Scottish Provincial*.

WATERS, A., Sec. *London and Provincial Horse and Carriage*.

WATKINS, W. F., Man. *Great Britain Fire*.

WATSON, J. G., Assist. Sec. *Scot. Provident*.

WATSON, JAMES, Man. *Scottish Provident*.

WAUGH, J. Eng. & Man. *Yorkshire Boiler*.

WELLS, T. H., Lon. Sec. *British & For. Marine*.

WHITE, HUBERT, Lond. Sec. *Mutual F.*

WILLIAMS, J. HILL, Act. & Sec. *English and Scottish Law*.

WILLIAMS, WM., Lon. Ag. *Caisse Générale*.

WILLIAMS, F. B., Sec. *Lond. & Gen. Plate Glass*, and *Lond. and Gen. Investment*.

WILLIAMS, HENRY JONES, Gen. Sec. for *England Standard Life*.

WILLIAMS, W., Lond. Agt. *Union Nationale*.

WILSON, E. H., Man. *Guardian Horse & V.*

WILSON, J. M., Act. & Gen. Man. *Queen*.

WILSON, ROBERT, Act. *General F. & L.*

WINKLER, C., Sub-Man. *Asiende*.

WINNER, THOS. B., Act. *Royal Exchange*.

WIRGMAN, T. E., Lond. Sec. *Hamburg-Magdeburg*.

WOOD, R. DOLPHIN, Man. & Sec. *Ocean, Railway and Guarantee*.

WOODS, G. B., Sec. *Mutual Prov. Alliance*.

WOOLHOUSE, W. S. B., Cons. Act. *Emperor Life*, and *Sceptre Life*, &c.

YOUNG, T. E., Act. *Commercial Union*.

LIST OF INSTITUTES.

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Instituted 3rd February, 1859.

Honorary President—Andrew Hugh Turnbull.

Vice-Presidents—William Evans and J. J. McLauchlan.

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Treasurer—A. E. Sceales.

Secretary—James Sorley, 82, Princes Street (*Life Association of Scotland*).

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Established 4th November, 1848.

Meetings—First Monday of each Month, at the Offices of the Members of the Club, in rotation. The chairman at each Meeting is the Actuary of the Company in whose Office the meeting is held. The Club is limited to twenty Members.

Members.

Ansell, C. (late Consulting Act. to *Atlas, National Provident, Friends' Provident*), 7, Eastern-terrace, Brighton.

Ansell, C., Jun. (*National*), King William-street, E.C.

Davies, Griffith (*Law Life*), Fleet-st., E.C.

Docker, E. (*London Life*), King William-street, E.C.

Engelbach, Harold (*Nat. As. Co. of Irel.*)

Fisher, R. C. (*Economic*), New Bridge-st., Blackfriars, E.C.

Goddard, J. (late *Rock*), Elmer Lodge, Beckenham, Kent.

Hendriks, F. (*Universal*), King William-street, E.C.

Higham, J. A. (*Royal Exchange*), Royal Exchange, E.C.

Ingall, S. (late *Imperial*), Forest-hill, Kent.

McCabe, Charles (*University*), 25, Pall Mall, S.W.

Priestley, J. G. (*Sun*), 63, Threadneedle-street, E.C.

Stephenson, J. W. (*Equitable*), Mansion-House-street, E.C.

Stevens, Charles (*Provident*), 50, Regent-street, W.

Todd, B. Hall (*Crown*), Fleet-street, E.C.

Tyndall, W. H. (*Atlas*), Cheapside, E.C.

Winner, T. B. (*Royal Exchange*), Royal Exchange, E.C.

Treasurer—Priestley, J. G. (*Sun Life*), 63, Threadneedle Street, E.C.

Institute of Actuaries of Great Britain and Ireland.

Founded 1848.

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George William Berridge.
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Archibald Day.
David Deuchar.
John Duncan.

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John Ralph Grimes.
Maj.-Gen. J. C. Hannington
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W. P. Sharp, *North British & Mercantile*.

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Incorporated by Royal Charter.

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William Smith, LL.D., *Eng. & Scot. Law*.
Thos. B. Sprague, M.A., *Scottish Equitable*.
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11, QUEEN STREET, CHEAPSIDE, LONDON, E.C.

Secretary—R. D. Dalby.

London Salvage Corps Establishment.

63 & 64, WATLING STREET, AND 11, QUEEN STREET, CHEAPSIDE, E.C.

Superintendent—Wm. Swanton.

Friendly Societies' Registry Office.

28, ABINGDON STREET, WESTMINSTER.—Hours, ten to four.

Chief Registrar—John Malcolm Ludlow.

Assistant Registrar for England—Edward William Brabrook.

Actuary—William Sutton, F.I.A.

THE INSURANCE REGISTER,

1880.

THE leading incidents relating to the progress of Insurance Associations, since the publication of the INSURANCE REGISTER last year, are recorded in the following pages :—

ACCIDENT INSURANCE.

In the thirtieth Report of the *Railway Passengers' Assurance Company*—the oldest and most extensive of the Accident Offices—it is stated that 9,088 new annual policies were issued against accidents generally, producing a new premium revenue of £26,578; that the premium income had increased from £210,063, the amount reported last year, to £214,007; and that the claims amounted to £110,595, being compensation for 46 claims arising from fatal accidents, amounting to £28,850, and 5,450 claims for non-fatal accidents, amounting to £81,745.

The sum of £10,667 was allocated by way of bonus to policy-holders of five years' standing.

The last Report of the *Norwich and London Accident* speaks of the steady progress and sound position of the Association. An abatement of ten per cent. on the premiums was made to policy-holders of five years' standing.

It is reported by the *London Guarantee and Accident Company* that the new premiums for the year were £7,724, and the total

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revenue £28,201. The claims were £8,665, an average of 34·2 per cent. of the net premium income. £3,000 was added to the reserve fund, making it £15,000. By the combination scheme of this company, those who effect an Accident Insurance in connection with a Fidelity Guarantee obtain a material reduction in the premium.

At the annual meeting of the *Ocean Railway and General Accident*, it was reported that the new premiums were £5,903. 18s. 11d., against £4,804. 5s. 5d. for the previous year, being an increase of 23 per cent. The total premium income showed an increase of 24½ per cent., and the claims were 46½ per cent. After payment of all claims, expenses, and dividend, a balance of £4,030. 9s. 4d. was carried forward to the credit of the new account.

The second annual Report of the *Scottish Accident* exhibits the following satisfactory results:—1,152 new policies were issued; premiums, £5,099; interest and transfer fees, £1,108,—making together £6,207; and after payment of claims and the year's expenditure, as well as one-seventh of the preliminary expenses, a balance remained to the credit of Revenue Account of £2,055.

At the first annual meeting of the *Lancashire and Yorkshire Accident*, it was reported that 1,734 policies were issued; the premiums amounted to £5,386, and the interest and transfer fees to £1,343. After payment of claims, management and preliminary expenses, a balance was carried to reserve fund of £1,367. The business of the *Accident Insurance Association of Scotland* has been transferred to this flourishing Company.

The following is a list of the Companies which transact this class of Insurance business, with the date of the establishment:—*Accident* (founded as the *Accidental Death* in 1850 and re-established under present title in 1866); *Colonial* (combining therewith Life Insurance), 1867; *Imperial Union*, 1875; *Lancashire and Yorkshire*, 1877; *London Guarantee and Accident* (combines, as the name imports, Fidelity Guarantee), 1869; *Norwich and London* (also insures Plate Glass), 1856; *Ocean, Marine, and General Accident*, 1871; *Provident Clerks'*, 1876; *Railway Passengers'*, 1849; *Scottish Accident*, 1876; *Travellers'*, 1876.

To the foregoing list may be added the *London and Provincial Horse and Carriage* Insurance Company, founded in 1875. Also the *Guardian Horse and Vehicle* Assurance Association. The object of these Companies is to insure vehicles of all descriptions, including rolling stock on rail or tramways, against damage, and to insure horses and drivers against accidental injury.

CATTLE INSURANCE.

The Companies which undertake this class of insurance appear to be the *Imperial Live Stock* Company; the *Horse* Insurance (for horses and live stock generally), and the *Guardian*. The addresses and names of officers will be found in the Directory.

FIDELITY GUARANTEE INSURANCE.

At the seventeenth annual meeting of the *National Guarantee* and Suretyship Association, it was reported that 763 new bonds, guaranteeing £181,982, were issued, producing in new premiums £1,789. The revenue account showed a balance of £3,593. The sum of £625 was carried to share account, and a dividend of ten per cent. was paid on the capital thus increased—equal to seventeen and a-half per cent. on the sum originally paid.

At the fifth annual meeting of the *Guarantee Association of Scotland*, it was stated that, after meeting the balance of the preliminary and other extra expenses, the payment of claims, and the ordinary expenses of management for the year, there remained a balance of £603 at the credit of profit and loss account.

The Companies in operation are—the *Guarantee Association of Scotland* (1873); *Guarantee Society* (1840); *London Guarantee and Accident* (1869); *National Guarantee* (1863); *Ocean and General Guarantee* (1877), which is worked in connection with the Accident Association of that name; and the *Provident Clerks'* (1867).

To the foregoing list may be added the *Bankers' Guarantee Trust Fund*—a Society founded to indemnify against loss on the

part of Bank *employés*. The Society is divided into two branches—the British, and the Foreign Guarantee Trust. Following the example of the Bank of England, several of the large Railway Companies have established a fund, contributed by the *employés*, to secure the Company against loss arising from defalcation.

The minimum rate of premium for Guarantee Insurance is 5s. per cent., and may be estimated as ranging from that sum to £3 per cent., according to the nature of the employment, supervision, and remuneration.

FIRE INSURANCE.

The Fire Insurance business reported in 1879 of those Companies which unite therewith the business of Life Insurance, is somewhat more favourable in its results than that of the previous year. These Companies are twenty-nine in number, and the following is a summary of the Revenue Account, showing the amount of Receipts and Expenditure for the nine years from 1871 to 1879 inclusive:—

SUMMARY OF FIRE REVENUE ACCOUNT of *Twenty-nine Companies transacting Fire in conjunction with Life Insurance.**

Reported in Year.	INCOME.			EXPENDITURE.			DIFFERENCE. Sum apportioned as Dividend to Shareholders, or transferred to Profit and Loss Account.
	Premiums, after deduction of Re-assurances.	Interest (approximated) and other Receipts.	TOTAL.	Losses after deduction of Re-assurances.	Management and other expenses.	TOTAL.	
	£	£	£	£	£	£	£
1871	3,833,906	231,808	4,065,714	2,233,592	961,004	3,194,596	871,118
1872	4,589,877	232,687	4,822,564	3,413,740	1,147,640	4,561,380	261,184
1873	5,425,798	210,981	5,636,779	3,798,487	1,299,501	5,097,988	538,791
1874	5,801,576	222,427	6,024,003	2,980,855	1,405,714	4,386,569	1,637,434
1875	5,803,745	265,923	6,069,668	3,051,922	1,541,048	4,592,970	1,476,698
1876	6,071,828	305,767	6,377,595	3,235,975	1,637,935	4,873,910	1,503,685
1877	6,162,149	364,000	6,526,149	3,309,737	1,689,864	4,999,601	1,526,548
1878	6,629,280	369,379	6,998,659	4,102,420	1,773,170	5,875,590	1,123,069
1879	6,694,016	393,028	7,087,044	3,509,893	1,957,164	5,467,057	1,619,987

* A statement giving the figures pertaining to the various offices, as reported in 1879, will be found on page 30.

The foregoing summary shows that the losses reported in 1879 amounted to about 52½ per cent. of the premium income, thus presenting more favourable results than those of the previous year, the losses of which absorbed about 62 per cent. of the premiums.

In the case of the Companies founded solely as Fire Offices which publish their yearly financial results, a comparison between the two years in question shows more favourably for 1879 than the returns of the preceding year. In 1878, the percentage of losses to premiums was 59·4 ; in 1879, the percentage was 53·6.

The following is a summary of the business reported in 1879:—

FIRE INSURANCE ABSTRACT OF REVENUE ACCOUNT *as reported in 1879.*

TITLE.	INCOME.		EXPENDITURE.	
	Premiums.	Interest and other Receipts.	Losses.	Management and other Expenses.
Bolton	£ 7,939	£ 850	£ 5,205	£ 402
Bute	326	299	2	103
Co-operative	6,343	572	6,933	1,885
Equitable	36,471	4,275	15,103	9,115
Essex and Suffolk Equitable	20,155	3,065	12,780	...
Fire, Re-Insurance	38,709	1,999	30,429	16,339
Great Britain	31,663	...	34,551	19,036
Imperial	569,733	50,546	285,274	172,213
Kent	57,535	11,852	28,203	13,796
Law Fire	83,641	10,070	25,046	22,870
London and Lancashire	249,695	8,758	129,958	76,724
Manchester	215,168	8,392	125,061	65,642
Manchester and London... ..	4,756	391	783	2,008
Millers	10,614	546	8,424	3,967
Morley	1,539	693	...	434
Mutual Fire	61,605	3,428	27,080	8,935
Northern Counties	104,174	5,944	61,186	31,357
Rossendale Mutual	1,624	266	11	548
Shropshire and North Wales	4,924	2,571	1,410	1,416
Staffordshire	85,734	1,056	53,062	29,449
Standard	36,967	833	24,407	15,366
Wesleyan Methodist	3,396	404	433	846
Total	1,632,711	116,810	875,341	492,451
Excess of Premiums over Losses .....	...	...	757,370	...

FIRE INSURANCE ABSTRACT OF REVENUE ACCOUNT,
as reported in 1879.

TITLE.	INCOME.		EXPENDITURE.	
	Premiums.	Interest and other Receipts.	Losses.	Management and other Expenses.
	£	£	£	£
Alliance	234,928	46,120	97,383	68,932
Atlas	90,466	*	65,184	22,766
Caledonian	77,750	10,153	49,085	25,201
Church of England	5,851	846	4,568	2,728
Commercial Union	590,283	14,433	293,314	165,551
General	56,733	*	31,459	20,920
Guardian	258,221	14,375	131,145	70,113
Hand-in-Hand	28,587	*	11,462	7,539
Lancashire	378,343	*	213,735	95,575
Law Union	32,891	811	10,540	9,493
Liverpool and London and Globe ...	1,016,896	*	537,483	301,307
London and Southwark †	106,337	*	82,449	33,730
London Assurance Corporation... ..	213,936	11,339	82,657	69,532
Midland Counties	15,694	1,091	3,871	5,454
National (Ireland)	79,180	*	53,959	26,475
North British and Mercantile	915,196	74,198	472,702	277,250
Northern	405,689	*	180,018	121,841
Patriotic	12,141	*	2,884	2,428
Queen	456,274	*	251,662	132,587
Royal	775,872	*	381,562	223,446
Royal Exchange	139,474	6,467	64,183	34,820
Royal Farmers'	41,047	*	23,939	10,269
Scottish-Commercial	231,439	10,998	139,091	83,024
Scottish Imperial	94,873	2,976	60,184	32,406
Scottish Provincial	37,608	1,600	18,032	10,664
Scottish Union and National	185,711	26,740	113,087	47,907
Union	50,083	33,378	34,274	15,571
West of England	103,186	2,168	70,031	26,907
Yorkshire	59,327	6,481	29,950	12,728
Total	6,694,016	‡393,028	3,509,893	1,957,164

* Interest is wholly or partly included in *Profit and Loss Account*, and (†) an approximation is made as to the sum total by assuming interest at *four per Cent.*

London and Southwark.—† Fire business transferred to *London and Lancashire.*

The following is a list of the Companies whose business is exclusively that of FIRE INSURANCE, also the date of establishment :—

Co-Operative	1867	Law	1845	Norwich Equitable ...	1829
Cotton Waste Dealers' Mutual	1875	Lion	1879	Norwich Union	1797
County	1806	London & Lancashire	1862	Phoenix	1782
Edinburgh	1876	London Re-Insurance	1877	Rock	1879
Emperor	1855	Manchester	1824	Salop	1780
Equitable	1873	Manchester and County	1879	Shropshire and North Wales	1837
Essex and Suffolk ...	1802	Manchester and London.....	1878	Staffordshire	1870
Fire Re-Insurance	1874	Millers'	1875	Standard	1875
Great Britain ..	1871	Morley Mutual.....	1872	Sun	1710
Imperial	1803	Mutual	1870	United Re-Insurance	1879
Insurance Company of Scotland	1821	National	1876	Wesleyan Methodist Trust.....	1874
Kent	1802	North-Western'	1879	Westminster	1717

HAIL STORM INSURANCE.

This branch of Insurance is conducted by Five Companies: the *County*, founded at Hertford (1847); *General*, founded at Norwich (1843); *Midland Counties* (also Fire and Life), founded at Lincoln (1851); *Provincial*, founded at Winchester (1872); and *Royal Farmers'*, also Fire and Life (1840).

LIFE INSURANCE.

The new business reported during the past year exhibits a decrease as compared with similar results reported in 1878, the effect, no doubt, of the continued depression in trade and commerce. Fifty-eight Companies make a return of the new policies issued, the sum thereby insured, and the new premium revenue,—the summation being 49,340 policies, £22,359,497 sums insured, and £747,938 new premiums. Four additional Companies publish the amount insured and the corresponding new premiums, the summation being £1,269,115 and £46,183 respectively.

In the Revenue Account, the premiums exceed those of the previous year by £575,114, the figures being £12,461,818 in 1878,

and £13,036,932 in 1879. The consideration-money received for annuities exceeds that of the previous year by £38,555, the amounts being £382,253 reported in 1878, and £420,808 reported in 1879. The interest on Investments exhibits an increase of £262,952, the amounts being £4,982,127 in 1878, and £5,245,079 in 1879. The profit—arising chiefly from valuation of Investments—shows an increase of £97,046 over that of the previous year, the sums being respectively £132,704 and £229,750.

The summation of the above items, with miscellaneous receipts £28,449, gives a total of £18,961,018, the income reported in 1879. Compared with that of 1878 (£18,048,355) a gross increase is shown of £912,663 over the previous year, the largest amount reported since the Life Assurance Act came into force.

An examination of the expenditure shows the amount of claims reported in 1879 as in excess of those of 1878, the figures being £10,183,020 in 1879, and £9,599,374 in 1878. The amount paid by way of commission and the management expenses exceed considerably those of 1878, £2,300,463 as compared with £2,185,646; but the increase arises chiefly from the large accession of Industrial business, and the increased expenditure consequent thereon.

The following is a summary of the Revenue Account, showing the total income and total expenditure of British Life Offices since the Act of 1870 came into operation :—

Year.	No. of Companies Reporting.	Total Income.	Total Expenditure.	Excess of Income over Expenditure.
		£	£	£
1871	110	14,456,261	11,815,363	2,640,898
1872	118	15,001,631	11,791,580	3,210,051
1873	120	15,535,581	12,125,292	3,410,289
1874	120	15,819,053	12,410,036	3,409,017
1875	114	16,604,649	12,888,188	3,716,461
1876	108	16,978,115	13,600,491	3,377,624
1877	109	17,610,655	13,756,862	3,853,793
1878	107	18,048,355	14,184,486	3,863,869
1879	108	18,961,018	14,830,359	4,130,659

With regard to interest on Investments, the rate averages 4·14 compared with 4·10 reported in 1878.

It was reported in the INSURANCE REGISTER of last year that the total income exceeded the outgoings by nearly four millions (£3,863,869), that being the largest increase during eight years, the period since the "Life Assurance Act, 1870," came into force; and it becomes a pleasing duty this year to report that the difference between income and expenditure exceeds that of 1878 by upwards of £250,000 (£4,130,659 as compared with £3,863,869). The past year has thus been considerably the most productive in regard to accumulation of funds of any since the Act came into force.

The amount of Life Insurances in force is estimated roundly at £415,000,000.* This sum is arrived at by assuming the ordinary Life Insurance premium as averaging three per cent., and the Industrial Life Insurance premium as averaging four per cent. The figures present an increase of about ten millions above the assumed Life risks in force reported in 1878.

For some three or four years after the "Life Assurance Companies' Act, 1870" came into force—which required on the part of all Life Offices the publication of a yearly Revenue Account and Balance Sheet, setting forth, *inter alia*, the premium income, and the expenses of management—a table was published in the INSURANCE REGISTER showing the ratio, or percentage, of expenses to premium income pertaining to each office, with a view mainly to assist in discriminating between those Companies whose economic and judicious procedure entitle them to public favour, and those whose lavish expenditure proved that they had reached, and, in numerous instances, had considerably exceeded, the limits of safety. The publication of the estimate was so far attended with good results as to direct attention to the latter class of offices, the majority of which have now ceased to exist; but, for reasons fully stated at the time, the comparative ratio has for some years past been discontinued, unfair and unjust conclusions having been drawn in reference to Companies of the highest respectability;

* In the present and the previous issue of the INSURANCE REGISTER, the amount of Life Insurances in force is only inserted in the case of those companies that publish yearly this interesting information, and also a few offices that have inserted the figures previous to returning the proof to the publishers. In former editions, the amount of Life Policies in force pertaining to each office was approximated, in the absence of specific official information.

and, indeed, it was evident that so far as regards sound offices, no comparative statement of the kind can be fairly published without supplying at the same time copious explanatory notes.

But although it was right, under these circumstances, to withdraw the comparison as between one Company and another, the same reasoning does not apply when comparing the results of one and the same Company at different periods of its existence, chiefly with a view to point to an improvement, if necessary; and with that object therefore, the following table has been constructed, numbers having been substituted for the names of the various offices.

In the subjoined table, figures relating to eighty-three Life Offices are furnished. The offices are placed numerically in the order of precedence which the comparative ratio or percentage of expenses to premiums indicated in the returns of 1871—when the results of the Life Assurance Companies' Act were for the first time apparent—thus, the percentage of office No. 1 was 3·48; of office No. 10 it was 9·02, and so on. The experience of 1879 as to expenditure is then ascertained, and the number column indicates the position as to the “order of merit” of each office in the latter year. Thus, No. 1 still retains the proud position of being lowest in the rate of expenditure, while No. 10 has advanced a grade, and is now No. 9; No. 20 in 1871 takes rank in 1879 as 25, while No. 30 nine years ago has now the 42nd place. No. 40 has advanced two steps on the economical road, and is now No. 38; and No. 50 in 1871 takes, in 1879, the 45th place.

Now a careful study of this little table may create for it a value beyond that of being merely regarded as an insurance maze or puzzle. It appears that the figures relate to eighty-three companies, none of which are what is termed Industrial Offices, and consequently the ratio of expenditure should not, at the outside, exceed say 25 per cent. of the premium income; yet the table exhibits the fact that eleven companies in 1871, and a similar number in 1879—although not in every instance the same office—exceeded that outside limit. There is nothing to indicate that 1871 and 1879 were exceptionally heavy years in relation to these offices, and hence it may be very fairly assumed that an excessive expenditure is the rule, not the exception, in their procedure.

TABLE showing the Percentage of Expenses to Premium Income in relation to EIGHTY-THREE Life Associations, compiled from the Returns published in 1871 and 1879 respectively.

1871.		1879.		1871.		1879.	
Consecutive Number.	Per Centage of Expenses to Premium Income.	Consecutive Number.	Per Centage of Expenses to Premium Income.	Consecutive Number.	Per Centage of Expenses to Premium Income.	Consecutive Number.	Per Centage of Expenses to Premium Income.
1	3'48	1	4'07	43	13'14	29	11'19
2	5'34	4	5'67	44	13'63	49	13'72
3	6'12	3	5'51	45	13'78	36	12'36
4	6'91	2	4'98	46	13'90	60	15'29
5	7'58	5	7'77	47	14'27	53	14'30
6	8'17	7	8'53	48	14'30	30	11'79
7	8'45	12	9'78	49	14'31	57	14'83
8	8'49	10	9'32	50	14'46	45	13'12
9	8'61	6	8'50	51	14'59	59	15'15
10	9'02	9	8'96	52	14'62	44	12'91
11	9'08	15	10'	53	15'22	51	13'90
12	9'22	8	8'80	54	15'28	65	17'86
13	9'29	32	11'87	55	15'51	48	13'44
14	9'84	28	11'19	56	15'66	63	16'66
15	9'93	11	9'71	57	15'95	24	11'02
16	10'08	14	9'89	58	16'13	56	14'76
17	10'35	33	12'06	59	16'20	58	14'86
18	10'51	23	11'01	60	16'35	64	16'72
19	10'52	18	10'42	61	16'62	61	16'22
20	10'59	25	11'06	62	17'34	55	14'38
21	10'59	26	11'06	63	17'56	47	13'21
22	10'82	41	12'66	64	17'66	69	19'74
23	10'87	20	10'71	65	18'53	73	25'34
24	10'98	27	11'06	66	18'55	46	13'15
25	11'19	43	12'91	67	19'10	66	18'53
26	11'29	19	10'69	68	19'70	67	18'83
27	11'30	31	11'83	69	20'54	70	21'19
28	11'31	13	9'86	70	24'18	71	22'80
29	11'82	35	12'32	71	24'51	75	27'11
30	11'86	42	12'82	72	24'91	37	12'42
31	11'89	21	10'85	73	25'51	79	32'55
32	11'91	76	27'13	74	26'86	39	12'45
33	12'53	50	13'74	75	28'84	68	19'48
34	12'53	16	10'14	76	33'79	77	28'64
35	12'57	34	12'16	77	34'53	74	26'51
36	12'73	22	10'86	78	35'77	72	23'52
37	12'78	54	14'33	79	36'92	80	33'33
38	12'83	17	10'26	80	45'75	78	29'31
39	12'87	40	12'47	81	47'41	81	44'38
40	13'02	38	12'44	82	95'92	83	94'80
41	13'02	62	16'45	83	183'45	82	61'10
42	13'09	52	14'25				

The change of position in some of the Offices is not a little remarkable. The Office, for example, holding the 13th place in 1871, ranks as No. 32 in 1879; No. 14 changes to No. 28; No. 32

is transformed in a bound to No. 76; while, on the other hand, several of the Companies heavily freighted as to expenditure in 1871, show a marked improvement in 1879. The average rate of expenditure of all the Life Offices combined, transacting what is termed ordinary or select Insurance, is 13 per cent.; and, it is worthy of comment, that within that limit is included, as regards strength and substantial progress, the flower of the British Offices. It is proved beyond doubt, that Agency representation of the most effective character, and managerial capacity of the highest order can be obtained within the percentage just quoted; and hence, it follows, that Life Offices travelling beyond that limit are either intrinsically inferior to others, and seek, by an increase of pay to officials, to make "the worse appear the better cause;" or, by a constant succession of spasmodic efforts, aim simply to acquire, what our American friends would call, "a big business."

Writing upon this subject a few years ago, one of the leading Insurance authorities stated, that the Offices which gave the public the best value for their money, by way of Bonus or Profit, were those that transacted a moderate amount of new business at an economic rate of expenditure. The remark, notably true at the time, still holds good—a large amount of new business, or otherwise an insurance position of great magnitude, does not at all times imply intrinsic excellence.

Reference is made elsewhere to a growing disposition on the part of the offices to grant to policy-holders, insuring at a lower rate of premium than the "With-Profit" scale, certain ulterior benefits when the premiums, with compound interest, equalize the sum insured. The equity of such a procedure is self-evident, and proclaims itself as worthy of general adoption.

The fact has again to be recorded—repeated yearly with two exceptions since the Act of 1870 came into force—that no new Life Office was founded during the year. The existing number has been diminished by the transfer of the *London and Southwark* to the *London and Lancashire* Life, and by the winding up of a small concern known as the *National Industrial*.

Having regard to the rapid growth of Fire Companies, Accident Companies, and others, and their equally rapid extinction, it is satisfactory to think that an effectual drawback is placed upon the growth of questionable Life Offices by the £ 20,000 government impost.

A new chapter in what may be termed the romance of Life Insurance was furnished during the year in the doings of a young West-End wine merchant, who was insured in two or three of the London Offices. Beset with financial difficulties, he sought to adopt the expedient—not altogether novel—of causing the offices to pay his debts, while, at the same time, he omitted *his* part of the contract—to pay the debt of nature. Simulating death by drowning, his plans were so carefully arranged and cunningly carried out, that he succeeded in imposing upon one of the offices—the claim having been actually paid. The perpetrator of this well-devised impudent fraud was discovered alive and well a few months ago in San Francisco, and the amount of the alleged claim has, of course, been refunded.

CHRONOLOGICAL LIST OF LIFE OFFICES.

The following is a list, arranged chronologically, of the Life Associations established in this country—classified as purely Life Offices—Mutual and Proprietary—and as Offices combining with the business of Life Insurance that of other branches :—

I.—MUTUAL LIFE OFFICES—23.

1762. Equitable.	1835. National Provident.
1806. London Life Association.	1836. *Hand-in-Hand.
1808. Norwich Union.	1837. Scottish Provident.
1815. Scottish Widows' Fund.	1840. Provident Clerks'.
1823. Economic.	„ Reliance.
1826. Scottish Amicable.	„ United Kingdom Temperance.
1829. Clergy Mutual.	1841. †Wesleyan and General.
1830. National.	1844. Great Britain.
1831. Scottish Equitable.	1847. British Empire Mutual.
1832. Friends' Provident.	1852. ‡Marine and General Mutual.
1834. Mutual.	1861. Western Counties and London Mutual.
1835. Metropolitan.	

* Also *Mutual Fire Insurance*, founded 1696.

† Also *Sickness Insurance*.

‡ Also Insurances of Mariners' and Passengers' Effects.

II.—PROPRIETARY LIFE OFFICES—54

1797. Pelican.	1852. Provincial.
1806. Provident.	1853. Briton Medical and General.
„ Rock.	„ Protector.
1807. Eagle.	1854. British Equitable.
1810. Sun.	„ Emperor.
1820. Imperial.	„ National Guardian.
1823. Edinburgh.	1855. Whittington.
„ Law.	1862. London and Lancashire.
1824. Clerical, Medical and General.	1863. British Legal.
„ United Kent.	1864. Pearl.
1825. Crown.	„ Sceptre.
„ Standard.	1865. Imperial Union.
„ University.	1866. British Workman's.
1833. Argus.	„ United Kingdom Assurance Corporation.
1834. Universal.	1867. Colonial.
1836. Legal and General.	1868. Masonic and General.
„ Westminster and General.	1869. London & Manchester Industrial.
1838. City of Glasgow.	„ London, East India and Colonial.
„ Life Association of Scotland.	1870. Positive.
1839. English and Scottish Law.	„ Security.
1843. Star.	„ Yorkshire Provident.
„ Preserver.	1872. Industrial of Great Britain.
1844. Equity and Law.	1875. Briton.
1845. Sovereign.	„ Refuge Friendly.
„ London and Provincial Law.	1876. Scottish Metropolitan.
1848. Gresham.	„ Liverpool, Manchester and Birmingham Industrial.
„ Prudential.	
1850. Law Property.	

III.—PROPRIETARY LIFE, FIRE, &c., OFFICES—27.

1721. Royal Exchange Assurance.	1805.* } Caledonian.
„ London Assurance Corporation.	1833. }
1807. West of England.	1836. Liverpool & London & Globe.
1808. Atlas.	1836. Northern.
1714.* } Union.	1837. General.
1813. }	1840. Church of England.
1821. Guardian.	„ Royal Farmers.
1822. National (Ireland).	1845. Royal.
1809.* } North British and Mercantile.	1852. Lancashire.
1823. }	1854. Law Union.
1824. Alliance.	1855. Midland Counties.
„ Patriotic.	1857. Queen.
1824. } Scottish Union and National.	1861. Commercial Union.
1841. }	1865. Scottish Imperial.
1824. Yorkshire.	1865.* } Scottish Commercial.
1825. Scottish Provincial.	1866. }

Average Duration of Life Offices, 42 years.

The Companies marked thus * were founded originally as *Fire Insurance Offices*, and the earlier date denotes the year of formation.

MARINE INSURANCE.

There are now in operation sixteen Companies of English origin (the name and date of each will be found annexed), and agencies or branches have been established to some thirty-seven other companies, whose head-quarters are in India, the Colonies, or other places abroad.

The following is a summary of the Revenue Account of eight of these Companies, published during the past year :—

TITLE.	Premiums less Re- Insurances.	Interest and other Receipts.	Losses less Re- Insurances.	Management and other Expenses.
British and Foreign	£ 261,747	£ *	£ 95,628	£ 26,000
Commercial Union	171,695	9,490	134,155	18,545
London Assurance Corporation	95,339	6,300	50,215†	15,898
London and Provincial	96,822	9,385	65,487	17,343
Marine	197,563‡	..	118,572‡	
Royal Exchange	90,108	10,296	58,094	15,270
Sea	163,415	*	59,337	6,490
Thames and Mersey	231,200	36,324	179,158	28,734

* Interest transferred to *Profit and Loss Account*.

† Includes return of Premiums, £10,726.

‡ Premiums and Interest ; Claims and Expenses.

A summation of the foregoing, gives the total of premiums as £1,307,889, and of losses as £760,646—being about fifty-eight per cent., which is slightly in excess of the percentage of losses recorded in the previous year.

The following is a list of British Marine Insurance Companies, with date of establishment :—

Alliance	1824	London and Pro- vincial	1860	Merchants	1871
British and Foreign...	1863	London Assurance Corporation	1720	Ocean	1859
Commercial Union...	1861	Marine	1836	Royal Exchange	1720
Globe	1870	Maritime	1864	Sea	1876
Home and Colonial...	1864			Thames & Mersey ...	1860
Indemnity	1824			Universal	1859

PLATE GLASS INSURANCE.

This branch of Insurance was introduced to public consideration, in the year 1852, by the *Plate Glass* Insurance Company, and the business appears to be now conducted by thirteen offices:—The *Bradford* (1874); *Caledonian* (1871); *Guardian* (1863); *London and County* (1873); *London and General* (1861); *National Provincial* (1854); *Northern* (1858); *Norwich and London*, also Accident Insurance (1856); *Plate Glass* (1852); *Scottish Plate Glass* (1870); *Spalding and South Lincolnshire Mutual* (1873); *Ulster* (1878); and *Yorkshire and London* (1874).

In the yearly report of the *Guardian*, founded in 1863, it is stated that breakages, to the number of 24,150, have been re-instated to the entire satisfaction of the assured, and amounting to about £50,000.

The premium for replacing plate-glass breakages ranges from 3s. 6d. upwards; the salvage becoming, of course, the property of the Company.

STEAM BOILER INSURANCE.

This Branch of Insurance was introduced to the public in 1859, by the formation in Manchester of the *Steam Boiler* Assurance Company. In addition to the insurance of steam boilers, with the buildings and machinery connected therewith, the Company issues policies of insurance on the lives of enginemen, stokers, and all persons attendant upon boilers and engines.

Three other Companies have been established for conducting this branch of Insurance:—the *London Mutual Steam Boiler* (1874); the *Yorkshire* (1873); and the *Lancashire and Yorkshire* (1879).

LIFE INSURANCE ABSTRACT.

ABSTRACT OF YEAR'S RESULTS,

[RETURNS FURNISHED IN 1879.]

SHOWING

1. NEW LIFE INSURANCE BUSINESS (*relating to 68 Companies*).
2. INCOME AND EXPENDITURE.
3. FUNDS AND SECURITIES.
4. LIFE INSURANCES IN FORCE.

The word NET appended to the "SUMMARY OF NEW LIFE BUSINESS," denotes that the new business exceeds the sum quoted, a portion having been re-insured with other Companies.

The item, PROFIT ON INVESTMENTS, in the Revenue Account, relates to certain profit made during the financial year—in the re-valuation, purchase or sale of Investments, the falling in of Reversions, or other sources of profit. The sum quoted is wholly distinct from the surplus or profit declared at stated periods, the result of ACTUARIAL investigation.

The word MUTUAL inserted in the column applicable to "Share Capital paid up," denotes that the Society is established on the principles of MUTUAL Insurance.

1	Title	Alliance.	Argus.	Atlas.	British Empire Mutual.	British Equitable.
2	Date of Establishment	1824.	1833.	1808.	1847.	1854.
3	Date to which Returns are made up	31 Dec., 1878.	31 Dec., 1878.	25 Dec., 1878.	31 Dec., 1878.	31 Jan., 1879.
SUMMARY OF NEW LIFE BUSINESS.		[<i>Net.</i>]				
4	Number of Policies	330	[<i>Has ceased</i>	..	855	2,175
5	Sum thereby Insured	228,570*	<i>to transact</i>	..	275,899	456,450
6	New Premiums ... ..	..	<i>New</i>	..	9,316	13,099
7	Average amount of Policy ...	692	<i>Business.]</i>	..	322	210
REVENUE ACCOUNT.						
Income.						
8	Premiums, less Re-insurance ...	99,007	24,628	88,333	103,980	130,562
9	Consideration for Annuities ...	345	..	..	1,261	..
10	Interest and Dividends	47,049	23,585	67,723	29,674	24,487
11	Profit on Investments	3,212	1,233	..	..	..
12	Fines, Fees, &c.	48	14	..	89	184
13	Other Receipts ... ..	..	34*	..	..	..
Total Income		149,661	49,494	156,056	135,004	155,233
Expenditure.						
14	Claims and Reversionary Bonus...	62,982	40,969	150,687	63,243*	53,759
15	Surrenders	4,351	1,747	3,523	5,448	3,443
16	Annuities	225	380	..	1,749	41
17	Commission	4,113	607	3,356	7,447	9,859
18	Expenses of Management... ..	6,476	1,689	8,052	13,078	24,753
19	Dividends, &c., to Shareholders...	Fire Acct.	4,200	2,337	Nil.	2,625
20	Cash Bonus & Reduct. of Premium	..	..	..	2,756	..
21	Loss or Depreciation ... ..	..	..	..	1,772	64
22	Income Tax	804	458	..	..	..
23	Other Payments ... ..	..	..	..	..	..
Total Expenditure		78,951	50,050	167,955	95,493	94,544
FUNDS AND SECURITIES.						
<small>SEE ALSO "CLASSIFICATION OF ASSETS."</small>						
24	Life Insur. Fund (also Annuity Fund, if not otherwise stated) }	1,118,500	465,677	1,510,042	722,501	581,972
25	Annuity Fund ... ..	..	..	..	..	..
26	Fire Insurance Fund	492,089	..	100,000	..	..
27	Reserve and other Funds... ..	..	..	51,972	..	..
28	Share Capital paid up	550,000	70,000	144,000	Mutual.	42,493
Total Funds		2,160,589	535,677	1,806,014	722,501	624,466
29	Amount of Life Policies in force and Bonus Additions ...	..	933,174	..	..	4,487,034

Alliance.—*£10,700 Re-insured. *Argus.*—*Cash Bonus on Re-insurance.
British Empire.—*Includes Endowment Claims £3,142.

British Legal.	British Workman's	Briton, Limited.	Briton, Medical, & General.	Caledonian.	Church of England.	City.	City of Glasgow.	1
1863.	1866.	1875.	1854	1833.*	1840.	1870.	1838.	2
30 June, 1879.	30 April, 1879.	31 Dec., 1878.	31 Dec. 1878.	14 May, 1879.	31 Dec., 1878.	31 Dec., 1878.	20 Jan. 1879.	3
..	55,900	659	..	426	..	..	735	4
..	..	201,258	..	212,490	..	..	353,260*	5
..	24,925	6,386	..	6,457	..	..	10,068	6
..	..	305	..	498	..	..	480	7
19,471	40,006	15,612	150,984	65,951	76,701	163*	136,920	8
..	..	5,680	..	5,996	1,468	..	10,806	9
765	344	1,916	29,297	25,112	25,841	35	41,879	10
..	..	..	..	113	..	..	14,897	11
..	..	112	35	52	..	..	89	12
..	407	..	..	..	..	..	9	13
20,236	40,757	23,320	180,316	97,224	104,010	198	204,600	
7,582	12,573	2,752	138,385*	44,884†	65,839	30	83,394	14
..	747	94	10,433	7,562	2,723	†	5,105	15
..	..	267	1,853	3,737	1,458	..	4,881	16
5,372	11,689	1,869	..	2,962	2,749	43	6,242	17
2,435	11,442	10,334	9,708	7,628	8,682	130	13,338	18
88	197	2,500*	2,656	13,196‡	4,653	..	5,104	19
..	..	..	53	..	3,603	..	325	20
..	..	..	..	..	..	..	2,382	21
..	..	104	..	..	..	..	..	22
..	..	..	120	443	..	..	..	23
15,477	36,648	17,920	163,208	80,412	89,707	204	120,771	
23,122	12,042	12,555	647,809	621,957	614,692	690	931,403	24
..	..	..	..	..	..	..	..	25
..	..	..	..	192,889	23,152	..	..	26
..	..	..	..	741	1,675	17	..	27
1,756	3,119	50,000	35,420	47,281	40,000	3,680	60,000	28
24,878	15,161	62,555	683,229	862,868	679,519	4,387	991,403	
..	..	..	..	2,286,231	..	..	5,414,702	29

Briton.—*Int. Sh. Cap. Briton Med. and Genl.—*Inc. Endowt. and Paid-up Pals. £4,107.

Caledonian.—*Formation Life Branch. †Incl. Bonus £5,454 and Endows. £700. ‡S'holders' propn. Profits at Valuation.

City.—*The Revenue Account for four months to 30th April presents a large increase of business.

City of Glasgow.—*£60,600 Re-insured.

I	Title }	Clergy Mutual.	Clerical, Medical and General.	Colonial.	Commercial Union.	Crown.
		1829.	1824.	1867.	1861.	1825.
2	Date of Establishment	1829.	1824.	1867.	1861.	1825.
3	Date to which Returns are made up }	31 May, 1879.	30 June, 1879.	30 June, 1879.	31 Dec., 1878.	25 March, 1879.
SUMMARY OF NEW LIFE BUSINESS.						
4	Number of Policies	452	397	..	463	521
5	Sum thereby Insured	366,400	245,884	..	313,518	300,565
6	New Premiums	12,078	8,051	..	11,663	10,036
7	Average amount of Policy	810	619	..	676	576
REVENUE ACCOUNT.						
Income.						
8	Premiums, less Re-insurance	201,841	184,807	5,924	99,835	140,819
	Consideration for Annuities ... ..	..	..	50	1,980	855
10	Interest and Dividends	103,812	94,803	552	25,033	63,263
11	Profit on Investments ... ..	..	..	..	..	4,634
12	Fines, Fees, &c.	143	197	9	160	401*
13	Other Receipts ... ..	..	..	3,668*	..	2,221†
Total Income		305,796	279,807	10,203	127,008	212,193
Expenditure.						
14	Claims and Reversionary Bonus	128,130	178,278	1,982	35,906	89,232
15	Surrenders	4,515	15,387	387	4,153	7,314
16	Annuities	2,216	1,059	279	894	1,969
17	Commission	Nil	6,507	1,225	4,749	6,160
18	Expenses of Management	10,063	13,211	4,344	9,564	12,171
19	Dividends, &c., to Shareholders... ..	Nil	2,500	..	20,000*	14,161†
20	Cash Bonus & Reduct. of Premium	47,836	8,630	..	20,349	..
21	Loss or Depreciation ... ..	..	696	..	12,997†	..
22	Income Tax ... ..	..	..	..	..	..
23	Other Payments	21	2,135	..	..	..
Total Expenditure		192,781	228,403	8,217	108,612	131,007
FUNDS AND SECURITIES.						
<small>SEE ALSO "CLASSIFICATION OF ASSETS."</small>						
24	Life Insur. Fund (also Annuity Fund, if not otherwise stated) }	2,604,676	2,232,416	..	579,634	1,259,103
25	Annuity Fund ... ..	..	..	..	..	..
26	Fire Insurance Fund ... ..	..	..	..	451,657	..
27	Reserve and other Funds... ..	5,491	..	..	451,799	..
28	Share Capital paid up	Mutual.	50,000	28,776	250,000	270,626
Total Funds		2,610,167	2,282,416	16,207	1,733,090	1,529,729
29	Amount of Life Policies in force and Bonus Admissions }	6,646,309	6,307,382	..	..	5,379,069

Colonial.—*Received from Profit and Loss Acct.

Commercial Union.—*Sh'holders' propn. Quinqu. Profit. †Loss on Exc. and depreciation, rupee and other securities.

Crown.—*Incl. £312 fines from Non-insuring Proprs. †Cap. voluntary. paid-up. ‡Incl. Bonus £1,339 on paid-up Sh.

Eagle.	Economic.	Edinburgh.	Emperor.	English and Scottish Law.	Equitable.	Equity and Law.	Free Methodist & General.	1
1807.	1823.	1823.	1853.	1839.	1762.	1844.	1867.	2
31 Dec., 1878.	31 Dec., 1878.	31 March, 1879.	31 March, 1879.	25 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	3
..	319	864	301	[Net.] 597	.. 112	[Net.] 179	..	4
311,990	275,280	454,542	..	362,395	.. 142,550	263,673	..	5
12,295*	9,975	15,061*	3,722	13,073	.. 5,415	7,749*	..	6
..	863	526	..	607	1,272	1,473	..	7
247,178	228,223	166,279	16,212	130,268	.. 148,675	125,483	235	8
..	..	4,922	..	1,981	..	14,370	..	9
140,462	142,734	68,590	350	46,584	.. 172,640	49,356	14	10
..	23,191	324	..	..	..	62,720	..	11
..	63	104	..	78	.. 166	.. 71	1	12
..	..	..	52*	..	..	.. 311†	..	13
387,640	394,211	240,219	16,614	178,911	321,481	252,311	250	
331,126	254,378	123,423	9,999	94,473*	281,959*	89,303	41	14
17,620	8,269	9,933	421	7,717	6,622	.. 4,568	..	15
7,326	667	15,427	..	4,921	2,547	.. 17,861	..	16
7,947	7,532	7,931	1,642	5,964	Nil.	.. 5,344	30	17
16,231	12,326	15,208	3,111	13,955	8,154	7,033	51	18
4,338	Nil.	9,000	342	6,000	Nil.	7,000	..	19
17,744	5,618	9,530	51	570	..	2,487	..	20
644	..	..	..	..	6,989	..	..	21
1,731	2,281	887	..	..	..	507	..	22
..	..	..	..	..	.. 71	..	..	23
404,707	291,071	191,339	15,566	133,600	306,342	134,103	122	
2,898,346	3,375,359	1,472,331	9,539	919,169	4,276,314	1,413,185	521	24
..	..	..	..	34,670	..	..	..	25
..	..	..	..	..	..	..	..	26
..	..	45,859	..	14,586	..	..	190	27
167,868	Mutual.	75,000	7,250	70,000	Mutual.	60,000	Mutual.	28
3,066,214	3,375,359	1,593,190	16,789	1,038,425	4,276,314	1,473,185	711	
..	9,147,486	..	..	4,252,449	..	..	..	29

Eagle.—*Includes £2,601 single Prems. and £2,631 Re-insurances.

Edinburgh.—*Includes £2,469 single payments.

English and Scottish Law.—*Incl. Endowment Claims £4,445. Equitable.—*Incl. £143,440 Bonus Additions.

Emperor.—*Trans. from Deposit Acct.

Equity and Law.—*Includes £947 single Prem.

†Cash B. on Re-insure.

1	Title	Friends' Provident.	General.	Great Britain Mutual.	Gresham.	Guardian.
2	Date of Establishment	1832.	1836.	1844.	1848.	1821.
3	Date to which Returns are made up	20 Nov., 1879.	31 Dec., 1878.	31 Dec., 1878.	30 June, 1879.	24 Dec. 1878.
SUMMARY OF NEW LIFE BUSINESS.						[Net.]
4	Number of Policies	238	1,203	452	4,858	358
5	Sum thereby Insured	167,050	446,880	121,476	1,861,106	239,046
6	New Premiums	4,624	15,291	3,847	57,324	6,519
7	Average amount of Policy ...	700	371	268	383	667
REVENUE ACCOUNT.						
Income.						
8	Premiums, less Re-insurance ...	83,252	100,385	65,917	432,556	114,919
9	Consideration for Annuities ...	19,275	2,240	..	124,454	..
10	Interest and Dividends	62,235	27,626	5,339	109,218	64,381
11	Profit on Investments ... ..	..	1,242	..	9,141	..
12	Fines, Fees, &c. ... ..	..	570	..	14	..
13	Other Receipts ... ..	..	..	..	3,171*	..
Total Income		164,762	132,063	71,256	678,554	179,300
Expenditure.						
14	Claims and Reversionary Bonus ...	85,996	46,923	37,411	350,127	145,383
15	Surrenders	4,662	3,156	3,661	37,089	1,991
16	Annuities	14,367	379	76	36,586	..
17	Commission	3,924	5,255	5,587	42,233	4,674
18	Expenses of Management... ..	4,992	16,026	15,875	68,530	9,876
19	Dividends, &c., to Shareholders...	Nil.	4,000	Nil.	1,086	P & L
20	Cash Bonus & Reduct. of Premium	510*	2,818	78	162	920
21	Loss or Depreciation ... ..	..	785	4,761	..	..
22	Income Tax ... ..	..	..	..	..	..
23	Other Payments ... ..	..	..	..	7,704†	..
Total Expenditure		114,451	79,342	67,449	543,517	162,844
FUNDS AND SECURITIES.						
SEE ALSO "CLASSIFICATION OF ASSETS."						
24	Life Insur. Fund (also Annuity Fund, if not otherwise stated) }	1,445,637	583,030	170,014	2,132,057	1,416,212
25	Annuity Fund ... ..	..	..	..	334,083	6,131
26	Fire Insurance Fund ... ..	..	27,218	..	..	392,943
27	Reserve and other Funds... ..	..	..	..	95,730‡	48,457
28	Share Capital paid up	Mutual.	54,225	Mutual	21,712	1,000,000
Total Funds		1,445,637	664,473	170,014	2,583,582	2,863,743
29	Amount of Life Policies in force and Bonus Additions ...	4,280,889	..	..	12,633,340	..

Friends' Provident.—* Reduction of Premiums is £25,589, but net Premiums only are stated in Rev. Account.
Gresham.—* Exchanges. † Stamps and Income Tax. ‡ £88,000 Divisible Surplus.

Hand-in-Hand.	Imperial.	Imperial Union.	Industrial of Great Britain.	Lancashire.	Law Life.	Law Property.	Law Union.	
1836.	1820.	1866.	1872.	1852.	1823.	1850.	1854.	1
31 Dec., 1878.	31 Oct., 1878.	30 June, 1878.	31 Dec., 1877.	31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	30 Nov., 1878.	2
[<i>Net.</i>]					[<i>Net.</i>]			3
278	..	..	..	623	234	[<i>Has ceased to transact New Business.</i>]	236	4
194,008	..	..	..	205,710	350,100		243,885	5
6,698	..	..	..	6,983	15,518		7,458	6
697	..	..	..	330	1,496		1,033	7
L 137,976	82,230	2,612	1,671	60,072	258,237	2,530	65,909	8
L 8,631	4,551	..	..	..	..	..	8,958	9
F&L 81,678	47,022	..	5	16,945	228,159	342	21,905	10
F&L 6,500	310	94	..	..	1,101	112	..	11
L 69	49	..	..	..	83	3	45	12
..	..	..	50	..	..	3,934*	..	13
234,854	134,162	2,706	1,726	77,017	487,580	6,921	96,817	
L 111,877	82,022	866	509	43,376	404,484	2,559	31,389*	14
L 3,222	5,167	219	..	2,857	10,219	4,003	2,984	15
L 7,745	2,049	169	..	..	..	453	6,727	16
L 2,143	3,435	52	298	2,457	10,168	51	2,992	17
L 9,626	7,246	1,320	833	4,163	9,845	264	5,716	18
Nil.	7,500	33	..	P. & L.	43,387	..	P. & L.	19
L 65,643	..	..	..	3,391	..	..	210	20
F&L 7,416	..	1,145	..	..	..	631	..	21
F&L 1,235	..	..	..	..	3,682	..	..	22
..	..	..	..	..	..	..	..	23
208,907	107,419	3,804	1,640	56,244	481,785	7,961	50,018	
F & L								
1,812,806	899,085	3,168	507	382,683	4,335,480	Nil.	462,404	24
..	..	..	..	..	..	..	..	25
..	..	..	..	..	..	..	25,000	26
..	..	..	..	285,160	39,264	..	24,670	27
Mutual	184,149	8,648	475	200,000	1,000,000	31,930	60,000†	28
1,812,806	1,083,234	7,516*	982	867,843	5,374,744	10,320	572,074	
4,062,248	..	..	..	..	..	..	..	29

Hand-in-Hand.—The initial letters denote items applicable either to *Life* dept. solely, or to *Fire and Life* combined.
Imperial Union.—* Exclusive of the Asset Extension Expenses, £4,300.

Law Propy.—* Calls Sh.Cap. & Div.from *Europ. &c.* *Law Union.*—* Incl. £613 Endow. † Cap—£20,000 L., £40,000 F.

1	Title	Legal and	Life Assoc.	Liverpool	Liverpool,	London,
		General.	of Scotland.	and London	Manchester	East India,
2	Date of Establishment	1836.	1838.	1836.	..	1869.
3	Date to which Returns are made up	31 Dec., 1878.	5 April, 1879.	31 Dec., 1878.	12 Sept., 1878.	31 Dec., 1878.
SUMMARY OF NEW LIFE BUSINESS.		[<i>Net.</i>]				
4	Number of Policies	150	1,922	563	..	..
5	Sum thereby Insured	186,970	710,450	283,467	..	..
6	New Premiums	7,344	23,584	11,114	..	..
7	Average amount of Policy	1,246	369	503	..	..
REVENUE ACCOUNT.						
Income.						
8	Premiums, less Re-insurance	140,566	326,334	229,828	293	521
9	Consideration for Annuities ... ..	..	6,458	41,122	..	..
10	Interest and Dividends	80,918	97,210	133,398	..	9
11	Profit on Investments	1,555	..	59,284	..	..
12	Fines, Fees, &c. ... ..	..	..	..	..	..
13	Other Receipts ... ..	..	..	..	114	..
Total Income		223,039	430,002	463,632	407	530
Expenditure.						
14	Claims and Reversionary Bonus... ..	149,691	198,029	177,268	113	121
15	Surrenders	5,653	14,037	13,914	..	..
16	Annuities	1,374	18,230	60,030	..	..
17	Commission	6,221	14,409	9,263	..	..
18	Expenses of Management... ..	9,340	32,101	16,412	363	1,142*
19	Dividends, &c., to Shareholders... ..	12,000	10,626	P. & L.	..	131
20	Cash Bonus & Reduct. of Premium	3,028	42,581	..	..	..
21	Loss or Depreciation ... ..	..	..	..	..	..
22	Income Tax ... ..	..	1,170	..	..	..
23	Other Payments ... ..	..	..	..	..	..
Total Expenditure		187,307	331,183	276,887	476	1,394
FUNDS AND SECURITIES.						
<small>SEE ALSO "CLASSIFICATION OF ASSETS."</small>						
24	Life Insur. Fund (also Annuity Fund, if not otherwise stated) }	1,720,324	2,096,689	2,550,476	..	653
25	Annuity Fund ... ..	..	..	462,236	..	..
26	Fire Insurance Fund ... ..	..	..	..	..	..
27	Reserve and other Funds... ..	37,974	..	1,590,344	..	..
28	Share Capital paid up	160,000	87,500	245,640	911	2,577
Total Funds		1,918,298	2,184,189	4,848,696	68	3,230†
29	Amount of Life Policies in force and Bonus Additions ... ..	..	10,069,265	..	..	..

London, E. India, and Colonial.—*Including Directors' Fees, from 1870 to 1878 inclusive. †Includes prelim. expenses, £1,802.

London and Lancashire.	London and Manchester Industrial.	London and Prov. Law.	London & Southwark.	London Assurance Corporation.	London Life Association.	Marine and General Mutual.	Masonic and General.	1
1862.	1869.	1846.	1864.	1721.	1806.	1852.	1868.	2
31 Dec., 1878.	24 March, 1879.	31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	30 June, 1879.	31 Dec., 1878.	30 Sept., 1878.	3
1,009	32,579	107	..	342	217	[This Society unites with Ordinary Life Insurance, the Insurance of "Mariners' and Passengers' Effects."] [Net.]	..	4
373,843	..	154,790	..	256,863	231,350		..	5
12,747	..	6,335*	..	10,604	8,090		..	6
370	..	1,446	..	751	1,069		..	7
60,560	17,229	78,471	4,562	159,279	308,223	27,880	5,476	8
..	..	200	..	2,138	..	Nil.	200	9
6,581	56	37,508	854	73,511	148,737	14,205	539	10
..	..	..	..	..	4,025	..	..	11
27	3	48	..	..	65	..	26	12
..	35	132†	..	6	..	..	3,777*	13
67,168	17,323	116,359	5,416	234,934	461,050	42,085	9,409	
24,745	5,175	70,039†	645	135,239	176,244	8,992	1,832	14
2,581	312	3,162	76	5,092	8,655	2,689	261	15
..	..	1,245	..	9,810	..	2,163	129	16
5,354	3,376	3,512	252	5,321	Nil.	1,334	328	17
14,843	6,692	4,107	637	10,344	12,558	5,225	3,018	18
675	236	6,000	P. & L.	16,816	Nil.	..	664	19
330	..	324	..	12,455	182,987	..	..	20
..	150	..	..	522	..	..	..	21
.. 81	..	..	..	..	..	..	..	22
..	103	..	..	..	2,894	..	..	23
48,609	16,044	88,389	1,610	195,599	383,338	20,403	5,623	
156,754	8,033	735,627	21,275	1,727,353	3,506,162	348,126	..	24
..	..	..	..	..	..	..	..	25
..	..	..	..	319,337	..	..	..	26
3,591	..	607	3,871	594,959	..	..	..	27
10,000	..	127,518	50,635	448,275	Mutual.	Mutual.	18,813	28
170,345	8,033	863,752	75,781	3,089,924	3,506,162	348,126	9,409	
..	..	..	..	..	8,827,256	..	..	29

London and Provincial Law.—*Incl. Single Premis. £2,965. †Loan Guar. Fund. ‡Incl. Bonus Additions, £5,458.
Masonic and General.—*Share Capital paid up.

1	Title	Metropo- litan.	Midland Counties.	Mutual.	National (of Ireland.)	National Guardian.
2	Date of Establishment	1835.	1851.	1834.	1822.*	1854.
3	Date to which Returns are made up	4 Jan., 1879.	24 March, 1879.	31 Dec., 1878.	31 Dec., 1878.	30 June, 1879.
SUMMARY OF NEW LIFE BUSINESS.						
4	Number of Policies	287	..	176	..	..
5	Sum thereby Insured	248,950	..	130,000	..	..
6	New Premiums	8,179	..	4,019	..	..
7	Average amount of Policy	867	..	738	..	..
REVENUE ACCOUNT.						
Income.						
8	Premiums, less Re-insurance	149,736	2,877	81,898	14,756	448
9	Consideration for Annuities ... ..	..	3,478	..	4,355	..
10	Interest and Dividends	69,321	1,419	41,572	6,966	526
11	Profit on Investments ... ..	..	..	729	..	..
12	Fines, Fees, &c.	33	3	54	..	..
13	Other Receipts ... ..	..	..	..	..	..
Total Income		219,090	7,777	124,253	26,077	974
Expenditure.						
14	Claims and Reversionary Bonus	113,200	1,511	64,238*	17,379	200
15	Surrenders	5,940	476	4,647	648	50
16	Annuities ... ..	..	654	..	2,953	..
17	Commission	Nil.	225	2,703	358	1
18	Expenses of Management... ..	8,495	289	7,801	4,269	50
19	Dividends, &c., to Shareholders... ..	Nil.	P. & L.	Nil.	7,061†	..
20	Cash Bonus & Reduct. of Premium	64,694	12	2,946	1,122	..
21	Loss or Depreciation	6,884	..	..	..	..
22	Income Tax	1,219	28	..	..	..
23	Other Payments ... ..	..	..	..	..	..
Total Expenditure		200,432	3,195	82,335	33,790	301
FUNDS AND SECURITIES.						
<small>SEE ALSO "CLASSIFICATION OF ASSETS."</small>						
24	Life Insur. Fund (also Annuity Fund, if not otherwise stated) }	1,526,201	34,652	951,389	146,607	5,936
25	Annuity Fund ... ..	..	..	..	25,509	..
26	Fire Insurance Fund ... ..	..	28,694	..	57,951	..
27	Reserve and other Funds... ..	47,254	4,373	..	124,383	23,400
28	Share Capital paid up	Mutual	30,000	Mutual	100,000	9,892
Total Funds		1,573,455	97,719	951,389	454,450	39,228
29	Amount of Life Policies in force and Bonus Additions ... }	4,797,077	..	..	..	..

Mutual.—*Includes £14,489 Bonus Addns.

National (Ireland).—*Formation of Life Department. †Transferred from Life and Anny. Funds to P. & L. Account.

National Life.	National Provident.	North British and Mercantile.	Northern.	Norwich Union.	Nor. Un. (Amicable Fund).	Patriotic.	Pearl.	
1830.	1835.	1823.*	1836.	1808.	1706.	1824.	1864.	1
31 Dec., 1878.	20 Nov., 1878.	31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	5 April, 1879.	31 July, 1879.	30 June, 1879.	3
[Net.]							[Industrial Insurance.]	
..	1,150	1,034	..	729	..	..	156,060	4
112,774	502,375	1,034,651	359,600	292,227	..	..	..	5
..	16,720	33,023	13,131*	9,507	..	..	..	6
..	437	1,000	..	401	..	..	..	7
65,926	323,003	312,781	157,817	148,124	11,148	10,194	73,691	8
..	1,297	28,892	2,899	..	..	..	..	9
32,754	150,160	137,353	56,084	74,182	11,452	5,292	1,756	10
281	..	589†	..	12,350	..	..	..	11
..	505	116	..	70	..	..	..	12
..	..	527‡	..	..	..	..	..	13
98,961	474,965	480,258	216,800	234,726	22,600	15,486	75,447	
39,542	279,110	240,409	93,827†	176,664*	33,986	7,252	24,533	14
2,513	12,703	21,345	10,775	13,119	468	693	..	15
583	2,873	34,260	6,584	16,771	..	..	..	16
872	8,865	12,662	7,324	6,712	135	219	13,334	17
7,294	19,648*	25,107	8,787	12,327	1,070	647	34,562	18
Nil.	Nil.	Fire Acct.	P. & L.	..	..	P. & L.	209	19
19,964	89,290	..	..	..	..	..	..	20
..	..	581	..	..	..	..	..	21
562	2,144	..	..	..	..	..	..	22
..	..	..	..	..	..	1,387	15*	23
71,330	414,633	334,364	127,297	225,593	35,659	10,198	72,653	
734,136	3,683,636	2,852,567	1,355,769	1,671,639	272,667	101,488	21,529	24
..	..	300,080	65,159	..	..	..	..	25
..	..	1,301,690	375,000	..	..	5,878	..	26
..	69,710	..	445,251	548†	..	12,245	..	27
Mutual	Mutual.	250,000§	150,000	Mutual.	Mutual.	121,985	2,086	28
734,136	3,753,346	4,704,337	2,391,179	1,672,187	272,667	241,596	23,615	
..	10,850,000	..	5,236,310	..	..	..	..	29

National Provident.—* Includes about £2,700, connected with Quinquennial Valuation.

North British & Mercantile.—* Formation of Life Branch. † Bad debts recovered. ‡ Annuity Premiums.

§ Cap. increased to £350,000. *Northern.*—* Incl. £2,238 New Single Premiums. † Incl. £2,744 Endowment Claims.

Norwich Union.—* Includes £33,789 Bonus additions. † Settlement Policy Trust Fund.

Pearl.—* Int. to Depositors, £7. † Transferred to Sickness Insurance Fund, £8.

1	Title }	Pelican.	Positive.	Preserver.	Protector.	Provident.
		1797.	1870.	1843.	1853.	1806.
2	Date of Establishment	1797.	1870.	1843.	1853.	1806.
3	Date to which Returns are made } up }	31 Dec., 1878.	31 Dec., 1878.	15 Feb., 1878.	31 Dec., 1878.	31 Dec., 1878.
SUMMARY OF NEW LIFE BUSINESS.						
4	Number of Policies	249	198	..	..	905
5	Sum thereby Insured	216,250	72,860	..	..	492,340
6	New Premiums	7,904	3,464	..	..	15,039
7	Average amount of Policy	869	368	..	..	544
REVENUE ACCOUNT.						
Income.						
8	Premiums, less Re-insurance	89,093	39,735	80	2,158	181,988
9	Consideration for Annuities	Nil.	..	..	..	..
10	Interest and Dividends	53,493	7,199	..	1,050*	88,155
11	Profit on Investments ... ..	..	199	..	..	3,214
12	Fines, Fees, &c. ... ..	..	12	..	..	..
13	Other Receipts ... ..	..	75	..	..	..
Total Income		142,586	47,220	80	3,208	273,357
Expenditure.						
14	Claims and Reversionary Bonus	106,240	15,997	5,146	4,822	173,879
15	Surrenders	2,628	2,543	..	72	8,220
16	Annuities	1,378	..	..	571	46
17	Commission	3,933	1,225	..	[Charged in	10,030
18	Expenses of Management... ..	7,150	14,077	100	Loan Acct.]	19,924
19	Dividends, &c., to Shareholders... ..	23,390	..	..	..	13,384
20	Cash Bonus & Reduct. of Premium	341	..	..	..	23,704*
21	Loss or Depreciation	3,172	448	..	..	..
22	Income Tax ... ..	..	..	..	..	1,363
23	Other Payments ... ..	..	..	..	4,800	..
Total Expenditure		148,232	34,290	5,246	10,265	250,550
FUNDS AND SECURITIES.						
<small>SEE ALSO "CLASSIFICATION OF ASSETS."</small>						
24	Life Insur. Fund (also Annuity } Fund, if not otherwise stated) }	1,072,709	147,259	12,926	14,124	1,991,120
25	Annuity Fund	7,899	..	..	4,206	..
26	Fire Insurance Fund ... ..	..	..	..	..	..
27	Reserve and other Funds ... ..	..	..	12,575	10,200†	3,385
28	Share Capital paid up	159,621	254,163	..	19,041	47,553
Total Funds		1,240,229	221,271	25,501	47,571	2,042,058
29	Amount of Life Policies in force } and Bonus Additions ... }	2,855,000	..	..	..	..

Protector.—* Interest from Loan Account. † Loan Reserve Fund.

Provident.—*Surrendered Bonuses.

Provident Clerks.	Provincial.	Prudential.	Prudential.	Queen.	Refuge Friendly.	Reliance.	Rock.	1
1840.	1852.	1848.	1848.	1857.		1840.	1806.	2
31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	3
		[Industrial Branch.]	[Ordinary Branch.]					
1,101	..	..	4,040	499	189,066	667	..	4
301,242	..	..	506,317	222,485	..	400,311	..	5
10,456	..	..	17,834	7,444	..	12,659*	..	6
273	..	..	125	445	..	600	..	7
98,159	32,629	1,228,883	100,417	55,006	72,638	85,030	136,420	8
6,532	..	..	2,350	3,410	..	..	..	9
35,357	10,596	23,166	22,108	13,635	894	21,678	140,647	10
..	..	..	..	..	..	..	..	11
..	29	..	15	..	..	43	1,332*	12
..	6	..	..	..	1,675*	464†	..	13
140,048	43,260	1,252,049	124,890	72,051	75,207	107,215	278,399	
53,488	24,647	403,789	66,125	19,502	33,843	53,989	159,828	14
3,965	1,766	472	3,581	3,737	..	3,804	8,894	15
7,460	921	..	3,446	916	..	1,772	59	16
3,494	1,606	411,924	6,914	3,431	18,249	4,821	3,837	17
11,392*	4,648	211,931	6,895	4,518	17,639	14,571	12,613	18
Nil.	..	1,246	..	11,630*	390	Nil	85,000†	19
40,763	270	..	..	466	..	661	..	20
..	556*	..	..	..	..	..	5,638‡	21
..	157	..	..	..	..	137	..	22
..	..	..	1,000*	285	..	..	..	23
120,562	34,571	1,029,362	87,961	44,485	70,121	79,755	275,869	
824,361	238,558	758,986	548,150	300,819	25,988	475,882	1,891,475	24
..	7,275	..	..	11,539	..	..	..	25
..	..	..	..	140,000	..	..	..	26
..	..	40,000*	4,474	202,040	445†	..	..	27
Mutual	3,197	24,920	..	180,035	8,266	Mutual	1,198,887	28
824,361	249,030	823,906	552,624	834,433	34,699	475,882	3,090,362	
..	..	..	..	..	..	..	..	29

Prov. Clks.—*Incl. Valn. Exps. £1,507. Provin.—*Half Prens cancelld. Queen.—*Sholders' Propn. Profits at Quin. Prudential.—Indus. Branch.—*Contingency Fund. Ordry. Branch.—*Transferred to Leasehold Redemption Fund. Rock.—*Incl. Sholders' Non-insce. fines £1,303. †Com. In. from cap. stock £56,317. ‡Balance on Valn. of Assets. Reliance.—*Incl. Singl. Pms. £224, & Re-ins. Pms. £436. †Ln. Guar. Fd. Ref. Friendly.—*Calls on Shs. †Sk. & End. Fd.

1	Title	}	Royal.	Royal Exchange.	Royal Farmers.	Sceptre.	Scottish Amicable.
			1845.	1721.	1840.	1864.	1826.
2	Date of Establishment		1845.	1721.	1840.	1864.	1826.
3	Date to which Returns are made up	{	31 Dec., 1878.	30 April, 1879.	31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.
SUMMARY OF NEW LIFE BUSINESS.							
4	Number of Policies	738	691
5	Sum thereby Insured		436,800	..	..	134,310	429,348
6	New Premiums		13,837	..	..	3,943	14,614*
7	Average amount of Policy	180	621
REVENUE ACCOUNT.							
Income.							
8	Premiums, less Re-insurance		246,514	139,570*	9,488	29,333	181,348
9	Consideration for Annuities		17,802	639	..	..	2,721
10	Interest and Dividends		97,875	82,345	5,623	4,643	91,741
11	Profit on Investments	8,489
12	Fines, Fees, &c.	6	83
13	Other Receipts
Total Income			362,191	222,554	15,111	33,982	284,382
Expenditure.							
14	Claims and Reversionary Bonus		153,841*	182,271†	9,976	7,605	140,613
15	Surrenders		18,779	4,947	261	574	6,424
16	Annuities		21,658	3,133	105	..	5,960
17	Commission		11,043	6,016	376	2,997	5,252
18	Expenses of Management... ..		13,342	8,540	1,205	3,903	17,100
19	Dividends, &c., to Shareholders		P. & L.	P. & L.	P. & L.	629	Nil.
20	Cash Bonus & Reduct. of Premium		422	..	..	..	1,307
21	Loss or Depreciation	127	..
22	Income Tax	60	1,191
23	Other Payments
Total Expenditure			219,085	204,907	11,923	15,895	177,847
FUNDS AND SECURITIES.							
<small>SEE ALSO "CLASSIFICATION OF ASSETS."</small>							
24	Life Insur. Fund (also Annuity Fund, if not otherwise stated) }		2,208,669	1,889,104	126,654	99,620	1,945,892
25	Annuity Fund		181,238	34,555	879	..	..
26	Fire Insurance Fund		500,000	171,938	11,687	..	..
27	Reserve and other Funds... ..		970,268	1,064,973‡	108,027	..	100,000
28	Share Capital paid up		289,545	689,220	72,962	10,485	Mutual.
Total Funds			4,149,720	3,849,790	320,209	110,105	2,045,892
29	Amount of Life Policies in force and Bonus Additions		8,217,440	..	..	..	6,886,324

Royal.—*Includes £15,692 Bonus Additions, and £4,914 Endowment Claims.

Royal Exchange.—*Premiums after reduction by way of Bonus. †Includes £1,183 Reversy. Anny. claims. ‡Marine Fund, £301,844. Genl. Reserve Fund, £763,129. *Scottish Amicable.*—*Includes £1,307 single payments.

Scottish Commercial.	Scottish Equitable.	Scottish Imperial.	Scottish Metropolitan.	Scottish Provident.	Scottish Provincial.	Scottish Union and National.	Scottish Widows' Fund.	
1866.	1831.	1866.	1876.	1837.	1825.	1824.	1815.	1
31 Dec., 1878.	1 March, 1879.	31 Dec., 1878.	20 May, 1879.	31 Dec., 1878.	31 Jan., 1879.	From May 15 & July 31, 77, to Dec. 31, 78.	31 Dec., 1878.	3
267	872	..	205	1,776	631	1,775	[Net.] 1,991	4
117,240	437,813*	..	72,660	1,035,102	281,360	1,006,170	1,202,267*	5
3,178	15,613†	..	..	35,130*	9,023	35,508	40,135	6
439	502	..	305	582	445	567	604	7
14,881	215,497	27,261	6,839	342,230	130,563	360,340	594,212	8
200	Nil.	100	300	7,976	480	12,558	7,573	9
2,268	100,465	3,068	1,227	141,388	41,720	122,713	282,056	10
..	1,013	..	7	..	..	..	..	11
9	172	..	4	193	..	..	..	12
..	..	..	..	..	..	..	..	13
17,358	317,147	30,429	8,377	491,787	172,763	495,611	833,841	
5,300	220,532	9,901	3,000	175,861†	81,922	238,126	516,081	14
236	12,460	2,180	Nil.	9,896	10,076	23,061	29,456†	15
224	Nil.	559	51	10,076	3,874	5,244	7,550	16
952	7,375	1,615	39	8,145	6,571	18,436	16,415	17
714	18,219	1,773	2,861	26,976	12,842	40,031	49,354†	18
1,049*	Nil.	..	Nil.	..	P. & L.	P. & L.	Nil.	19
..	7,211	..	..	..	2,997*	..	1,455	20
..	..	..	..	..	..	..	..	21
..	1,652	..	..	2,112	..	..	..	22
..	..	..	620*	..	..	..	..	23
8,475	267,449	16,028	6,571	233,066	118,282	324,898	620,311	
56,479	2,402,544	81,995	7,245	3,278,874	1,030,461	1,933,507	6,887,752	24
..	..	..	..	..	36,782	..	..	25
..	..	34,380	..	..	49,402	..	..	26
138,139	..	..	101	..	31,060	143,317	12,500	27
125,000†	Mutual.	50,000	24,000	Mutual	60,000	282,571	Mutual.	28
319,618	2,402,544	166,375	31,346	3,278,874	1,207,705	2,359,395	6,900,252	
..	8,412,367	..	262,530	12,748,556	..	..	22,000,000	29

Scottish Commer.—* Proprietors' propor. of Profits. † The sum of £45,000 has been added to capital since last Report.

Scot. Equitable.—* Incl. £13,500 Re-insured. † Incl. Single Premiums, £1,355.

Scot. Metro.—* Prelim. Exps., £420. Furnishes, £200. Scot. Prov.—* Incl. £3,940 single payment. † Incl. End. £1,800.

Scottish Provin.—* Surrenders of Bonuses. Scottish Union & Nat.—The Returns embrace a period of 18 months.

1	Title	Security.	Sovereign.	Sovereign. [Gen. Ann. Fund.]	Standard.	Star.
2	Date of Establishment	1870..	1845.	1829.	1825.	1843.
3	Date to which Returns are made up	31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	15 Nov., 1878.	31 Dec., 1878.
SUMMARY OF NEW LIFE BUSINESS.						
4	Number of Policies ... ..	..	554	..	1,810	2,014
5	Sum thereby Insured ... ..	..	189,640	..	1,111,065	623,010
6	New Premiums ... ..	..	6,450	..	38,477	18,758
7	Average amount of Policy ... ..	..	342	..	613	..
REVENUE ACCOUNT.						
Income.						
8	Premiums, less Re-insurance	316	73,049	3,891	587,236	201,585
9	Consideration for Annuities ... ..	..	1,535	..	26,130	8,074
10	Interest and Dividends	207	21,413	13,504	219,674	67,456
11	Profit on Investments ... ..	..	..	..	..	1,507
12	Fines, Fees, &c.	2	92	..	..	..
13	Other Receipts ... ..	..	..	..	..	..
Total Income		525	96,089	17,395	833,040	278,622
Expenditure.						
14	Claims and Reversionary Bonus	59	57,399	..	510,114	103,781
15	Surrenders	60	6,325	..	30,567	8,128
16	Annuities ... ..	..	1,010	24,460	35,233	4,001
17	Commission ... ..	..	3,934	..	23,926	13,886
18	Expenses of Management	490*	7,343	103	56,638	15,877
19	Dividends, &c., to Shareholders...	..	2,486	..	35,000	250
20	Cash Bonus & Reduct. of Premium	..	54	..	..	6,276
21	Loss or Depreciation ... ..	..	..	..	..	..
22	Income Tax ... ..	..	259†	159	..	..
23	Other Payments ... ..	..	..	..	3,244	..
Total Expenditure		609	78,810	24,722	694,722	152,199
FUNDS AND SECURITIES.						
<small>SEE ALSO "CLASSIFICATION OF ASSETS."</small>						
24	Life Insur. Fund (also Annuity Fund, if not otherwise stated) }	2,418	449,385	..	5,045,898	1,599,213
25	Annuity Fund ... ..	..	8,430	239,428	..	..
26	Fire Insurance Fund ... ..	..	..	..	..	..
27	Reserve and other Funds... ..	459	17,500*	..	22,030	..
28	Share Capital paid up	1	45,000	Mutual	120,000	5,000
Total Funds		2,878	520,315	239,428	5,187,928	1,604,213
29	Amount of Life Policies in force and Bonus Additions ... ..	..	..	..	19,005,152*	6,986,373

Security.—* Including certain Law Expenses, £204.

Sovereign.—*B. Addn. to Paid-up Cap. £13,500.

Standard.—*Includes £1,309,912 re-insured.

Property Reserve Fund, £4,000.

Exclusive of Bonus Additions.

LIFE INSURANCE ABSTRACT.

57

Sun.	Union.	United Kent.	Ud. Kingd. Assurance Corp.	United Kingdom Temperance.	Universal.	University.	Wesleyan and General.	
1810.	1813.*	1824.	1866.	1840.	1834.	1825.	1841.	1
24 June, 1879.	30th June, 1879.	25 March, 1879.	31 Dec., 1878.	31 Dec., 1878.	Nov. 30 and Dec. 31, 1878.	1 May, 1879.	31 Dec. 1878.	3
..	333	..	69,708	2,052	.. .. .	..	..	4
..	194,620	..	..	524,476	160,725	83,525	..	5
..	7,566†	..	..	17,560	6,920	2,902	..	6
..	584	..	..	256	.. ..	..	..	7
128,596	100,378	21,049	24,734	232,496	120,770	51,937	55,821	8
..	..	3,527	..	3,663	Nil.	..	..	9
79,732	41,448	22,262	538	112,456	48,277	43,939	6,292	10
335	2,030	816	..	..	.. .. .	..	..	11
73	44	10	7	234	.. .. .	129	883*	12
..	..	..	..	..	.. .. .	..	..	13
208,736	143,900	47,664	25,279	348,849	169,047	96,005	62,996	
192,347	110,604	46,105*	10,267	137,988*	80,927	78,031*	35,418†	14
7,135	4,381	877	9	13,857	4,050	2,000	558	15
565	48	3,945	..	2,398	170	.. ..	601	16
4,585	6,679	976	11,414	14,624	3,500	416	8,306	17
10,623	6,490	1,310	4,388	13,653	9,604	5,486	11,923†	18
12,960	Fire Acct.	7,000	52	Nil.	12,750	1,495	..	19
2,669	..	..	..	213	35,249	1,492	..	20
..	5	..	568	..	3,142*	..	..	21
..	..	316	..	..	593	894	..	22
..	..	..	..	170†	..	..	..	23
230,884	128,207	60,529	26,698	182,903	149,985	89,814	56,806	
1,522,017	884,496	334,781	14,144	2,475,788	986,400	993,626	145,383	24
..	..	..	..	..	.. .. .	..	..	25
..	710,260	..	..	..	.. .. .	..	..	26
11,733	7,144	31,277	..	..	27,021	..	..	27
326,961	30,000	100,000	1,048	Mutual.	55,000	29,900	Mutual.	28
1,860,711	1,631,900	466,058	15,192	2,475,788	1,068,421	1,023,526	145,383	
..	..	..	..	..	3,068,652	2,080,171†	..	29

Union.—*Formation of Life Department. †Incl. £1,000 Single Prem. United Kent.—*Incl. Endow. Claims £7,870, and Bonus Additions, £11,885. United Kingdom Temp.—Incl. Endow. Claims, £16,791. †Int. on Deposits. Universal.—*Balce. Valn. Assets. University.—*Includes Bonus Additions, £23,481. †Bonus Additions, £401,033 Wesleyan & Gen.—*Entrance Fees, &c. †Incl. Sickness Insurance, £18,103. Incl. Medical Attendance, £4,882.

1	Title	Western Counties, & Lond. M.	West of England.	Westmr. and General.	Whit- tington.	Yorkshire.
2	Date of Establishment	1861.	1807.	1836.	1855.	1824.
3	Date to which Returns are made up	31 Jan., 1879.	31 Dec., 1878.	31 Dec., 1878.	30 April, 1879.	28 Feb., 1879.
SUMMARY OF NEW LIFE BUSINESS.						
4	Number of Policies	447	525	285	587	..
5	Sum thereby Insured	81,100	209,710	111,100	163,895	..
6	New Premiums	2,386	7,038	3,804	..	..
7	Average amount of Policy	181	399	390	279	..
REVENUE ACCOUNT.						
Income.						
8	Premiums, less Re-insurance	13,792	102,819	46,960	40,994	40,869
9	Consideration for Annuities ... ..	..	..	2,154	462	3,760
10	Interest and Dividends	1,617	52,296	18,256	3,709	23,750
11	Profit on Investments ... ..	..	2,963	..	1,540	..
12	Fines, Fees, &c. ... ..	..	..	135	475	..
13	Other Receipts ... ..	..	..	..	..	..
Total Income		15,409	158,078	67,505	47,180	68,379
Expenditure.						
14	Claims and Reversionary Bonus	4,991	119,319	38,082	23,712	38,733
15	Surrenders	576	3,850	2,629	1,355	4,125
16	Annuities	38	2,034	3,892	470	4,901
17	Commission	978	5,853	2,855	3,932	1,812
18	Expenses of Management	5,143	7,430	5,850	7,375	3,287
19	Dividends, &c., to Shareholders	Nil.	10,500*	903	1,921	2,000
20	Cash Bonus & Reduct. of Premium ... ..	..	..	..	..	..
21	Loss or Depreciation	236	60	..	2,488	..
22	Income Tax ... ..	..	..	..	..	332
23	Other Payments ... ..	..	12,565†	..	..	..
Total Expenditure		11,962	161,611	54,211	41,253	55,190
FUNDS AND SECURITIES.						
SEE ALSO "CLASSIFICATION OF ASSETS."						
24	Life Insur. Fund (also Annuity Fund, if not otherwise stated) }	36,784	1,040,405	401,132	71,067	516,878
25	Annuity Fund ... ..	..	11,002	..	..	..
26	Fire Insurance Fund ... ..	..	39,298	..	..	179,453
27	Reserve and other Funds ... ..	..	921	1,436	22,561*	..
28	Share Capital paid up	Mutual	210,000	21,864	21,760	50,000
Total Funds		36,784	1,301,626	424,432	115,388	746,331
29	Amount of Life Policies in force and Bonus Additions ... ..	..	..	1,539,081	..	..

West of England.—* Shareholders' proportion of Quinquennial Profits.

† Transferred to Annuity Account.

Whittington.—* Includes Investment Fund, £20,612.

Yorkshire Provident.		Total reported in 1879.	Total reported in 1878.
1870.		[58 Companies.]	[59 Companies.]
31 July, 1879.	SUMMARY OF NEW LIFE BUSINESS.		
	Number of Policies	49,340	52,528
	Sum thereby Insured	22,359,497	23,369,021
	New Premiums	747,938	774,503
..	Average amount of Policy	453	445
..	REVENUE ACCOUNT.		
..	Income.	[108 Companies.]	[107 Companies.]
..	Premiums, less Re-insurance	13,036,932	12,461,818
	Consideration for Annuities	420,808	382,253
	Interest and Dividends	5,245,079	4,982,127
1,344	Profit on Investments	229,750	132,704
..	Fines, Fees, &c.	7,781	7,629
25	Other Receipts	20,668	81,824
..	Total Income	£18,961,018	£18,048,355
..	Expenditure.		
..	Claims and Reversionary Bonus	10,183,020	9,599,374
1,369	Surrenders	613,340	549,414
	Annuities	454,796	435,776
604	Commission	960,030	728,286
..	Expenses of Management	1,340,433	1,457,356
..	Dividends, &c., to Shareholders	435,383	494,387
370	Cash Bonus & Reduct. of Premium	714,863	794,493
395	Loss or Depreciation	64,859	46,496
27	Income Tax	26,118	} 78,904
..	Other Payments	37,577	
..	Total Expenditure	£14,830,359	£14,184,486
..	FUNDS & SECURITIES.		
1,396	<small>SEE ALSO "CLASSIFICATION OF ASSETS."</small>		
	Life Insur. Fund (also Annuity } Fund, if not otherwise stated }	113,948,079	111,089,863
	Annuity Fund	1,771,101	1,727,214
786	Fire Insurance Fund	6,622,916	6,645,461
..	Reserve and other Funds	6,763,418	4,683,293
..	Share Capital paid up	10,920,515	10,968,081
..	Total Funds	£140,026,029	£135,113,912
275	Amount of Life Policies in force } and Bonus Additions (approxd) }	415,000,000	405,000,000a
1,061	Ratio of Expenses (Ordinary Life } Insurance) to Premium Income }	13'159	13'488

60 LIFE INSUR. ABSTRACT—AMERICAN OFFICES.

		[Returns furnished in 1878 and 1879.]			
1	Title and Date of Establishment }	Equitable. 1859.		New York. 1843.	
		31 Dec., 1878.	31 Dec., 1877.	31 Dec., 1878.	31 Dec., 1877.
2	Date to which Returns are made up }				
SUMMARY OF NEW LIFE BUSINESS.		[Deducting taken	Policies not up.]	[Deducting taken	Policies not up.]
3	Number of Policies	5,464	5,593	4,269	5,857
4	Sum thereby Insured	3,852,997	3,482,959	2,548,269	3,498,313
5	New Premiums ... ..	..	..	..	..
6	Average amount of Policy ...	705	623	597	597
REVENUE ACCOUNT.					
Income.					
7	Premiums, less Re-insurance ...	1,304,819	1,377,763	1,080,195	1,100,282
8	Consideration for Annuities ...	3,163	1,367	82,923	45,321
9	Interest and Dividends	351,441	379,460	400,960	373,491
10	Profit on Investments ... ..	..	..	4,586	..
11	Fines, Fees, &c, ... ..	..	..	..	..
12	Other Receipts ... ..	..	..	..	..
Total Income		1,659,423	1,758,590	1,568,664	1,519,094
Expenditure.					
13	Claims and Reversionary Bonus...	432,607	441,782	513,870*	353,809
14	Surrenders	218,586	277,855	150,823	196,182
15	Annuities	4,373	5,154	32,550	24,527
16	Commission	79,632	91,982	98,682	98,603
17	Expenses of Management ...	158,137	151,548	93,924	107,908
18	Dividends, &c., to Shareholders ...	1,400	1,400	Nil	Nil
19	Cash Bonus & Reduct. of Premium	346,493	349,021	320,098	288,187
20	Loss or Depreciation	48,536	43,081	..	59,863
21	Income Tax ... ..	..	..	..	..
22	Other Payments ... ..	..	64,579	..	50,000†
Total Expenditure		1,289,761	1,426,402	1,209,947	1,179,078
FUNDS AND SECURITIES.					
SEE ALSO "CLASSIFICATION OF ASSETS."					
23	Life Insur. Fund (also Annuity Fund, if not otherwise stated) }	6,970,685	6,581,023	5,750,842	5,405,372
24	Annuity Fund ... ..	..	..	263,414	201,504
25	Surplus ... ..	..	..	1,438,876	1,288,896
26	Share Capital paid up	20,000	20,000	Mutual	Mutual
Total Funds		6,970,985	6,601,023	7,453,132	6,895,772
27	Amount of Life Policies in force and Bonus Additions ... }	31,547,471	32,164,283	25,046,429	25,580,237

New York.—* Includes £138,438 Endow. Ins.

†Contingent Fund to cover any depreciation in value of real estate.

CLASSIFICATION OF ASSETS.

EXPLANATORY REMARKS.

IN publishing, for the first time in the **INSURANCE REGISTER**, a Classification of the Assets of the various Life Offices as well as the fire assets of those Companies which unite with Life the business of Fire Insurance, it may be desirable to state that the terms employed in enumerating the securities are, with three additions, those furnished in the Schedules attached to the "Life Assurance Companies' Act, 1870." The additional items are—Advances made under security of municipal and other public rates; Life Interests, and Reversions purchased.

With reference to the item, "Other Loans and Investments," a foot-note is usually appended explanatory of the nature of the security. It will be observed that the securities producing, or estimated as producing, Interest are distinguished from those which, from their character, are non-productive. Some of the items which constitute the latter, are in their purport and value, frequently misunderstood, and it may therefore be well to offer the following explanation :—The term "Agents' Balances" usually comprehends the premiums sent for collection in the Agencies, the days of grace of which are still current. It also includes, specially in the case of Fire Companies, sums due by other offices. The term "Outstanding Premiums" usually relates to the premiums, with days of grace running, which are retained at the Head Office, or at the principal branches. The term "Outstanding Interest" generally includes Interest accrued, that is to say, the total amount of interest is calculated up to the day on which the financial year closes; but, of course, is not legally due. The inconsiderable item "Other Assets" usually applies to office furniture and fittings, policy stamps on hand, and other small assets.

CLASSIFICATION OF ASSETS.

1	Title }	Alliance.	Argus.	Atlas.	British Empire Mutual.	British Equitable.
		1824.	1833.	1808.	1847.	1854.
2	Date of Establishment	1824.	1833.	1808.	1847.	1854.
3	Date to which Returns are made } up }	31 Dec., 1878.	31 Dec., 1878.	25 Dec., 1878.	31 Dec., 1878.	31 Jan., 1879.
CLASSIFICATION OF ASSETS.						
4	Mortgages in United Kingdom ...	35,300	93,947	1,611,197	243,224	150,238
5	Do. out of do. ...	..	..	..	..	..
6	Loans on Company's Policies ...	28,012	18,397*	67,378	45,775	21,019
<i>Investments in—</i>						
7	British Government Securities...	46,700	..	153,298	6,360	..
8	Indian and Colonial do. ...	102,300	138,006	..	268,339	68,271
9	Foreign Government do. ...	..	66,282	..	..	..
10	Rail. and other Debentures, &c. ...	..	171,903	..	16,439	..
11	Do. do. Shares ...	52,424*	37,600	..	..	410
12	House and Landed Property ...	80,720	..	..	114,130	8,201
13	Public Rates, Rent Charges, &c... 1,710,949	..	..	..	..	348,967*
14	Life Interests ... ..	..	..	2,967	..	..
15	Reversions ... ..	..	..	..	..	..
16	Loans on Personal Security ...	1,050	451	..	7,358	..
17	Cash on Deposit ... ..	..	..	32,000	..	5,000
18	Other Loans and Investments ...	63,394†	12,386†	..	..	..
19	Total Interest-bearing Assets	2,120,849	538,972	1,866,840	701,625	602,106
20	Agents' Balances	22,045	1,431	5,975	12,469	28,041
21	Outstanding Premiums	3,112	1,032	1,392	20,054	..
22	Do. Interest and Int. accrued	23,581	8,688	3,498	4,762	..
23	Cash in hand, &c.	26,182	816	10,972	861	5,033
24	Other Assets ... ..	..	200‡	..	15	1,235†
25	Total Non-Interest-bearing Assets	74,920	12,167	21,837	38,161	34,309
26	Total Gross Assets	2,195,769	551,139	1,888,677	739,786	636,415
27	Deduct Claims admitted, not due, unclaimed dividends, and other outstanding liabilities	35,180	15,462	82,663	17,285	11,949
28	Total Net Assets	2,160,589	535,677	1,806,014	722,501	624,466

Alliance.—*Includes Co.'s Shares £32,422.

†Loans on Life Interests, &c.

Argus.—*Includes Poly., Loan in another Comp., £1,043.

†Premiums on credit.

†Office Furniture.

Atlas.—*“Proprs.” Acct., published separately from the “Life” Dept., is here incorporated. (Proprs. Fds. £319,094)

British Equitable.—*Ground Rents, of which £339,743 are Freehold.

†Furniture, &c.

CLASSIFICATION OF ASSETS.

63

British Legal.	British Workman's	Briton, Limited.	Briton, Medical, & General.	Caledonian	Church of England.	City. ...	City of Glasgow.	1
1863.	1866.	1875.	1854.	1833.*	1840.	1870.	1838.	2
30 June, 1879.	30 April, 1879.	31 Dec., 1878.	31 Dec., 1878.	14 May, 1879.	31 Dec., 1878.	31 Dec., 1878.	20 Jan., 1879.	3
..	3,840	..	265,395	396,476	200,189	..	592,268	4
..	..	..	1,096	..	..	..	..	5
..	..	..	49,468	35,265	33,676	..	50,505	6
..	..	20,000	13,646	..	4,562	..	14,419	7
..	..	13,282	73,973	..	10,906	..	16,495	8
..	..	4,695	46,996	..	90,631	..	..	9
..	..	5,009	..	26,354	56,479	..	3,000	10
..	..	..	..	19,549†	834	..	104,061*	11
1,993	1,300	..	35,613	64,426	10,067	..	41,497	12
20,700	..	..	..	243,733	101,539	..	129,453	13
..	..	..	..	1,800	..	..	2,197	14
..	..	..	12,184	366	400	..	5,917	15
..	2,248	..	109,465*	29,732	41,865	1,537	6,765	16
100	..	..	..	21,000	20,000	1,800	9,845	17
..	..	620*	21,057†	24,498†	86,921	..	..	18
22,793	7,388	43,606	628,893	863,199	658,069	3,337	976,422	19
89	1,479	2,249	33,627†	12,131	12,039	..	4,084	20
1,348	3,574	1,019	7,101	4,885	2,115	..	24,505	21
132	113	493	13,067	15,833	15,115	..	10,971	22
315	2,156	4,832	27,767	539	9,051	945	15,239	23
205	914*	14,174†	..	1,825§	..	105	1,045†	24
2,089	8,236	22,767	81,562	35,213	38,320	1,050	55,844	25
24,882	15,624	66,373	710,455	898,412	696,389	4,387	1,032,266	26
4	463	3,818	27,226	35,544	16,870	..	40,863	27
24,878	15,161	62,555	683,229	862,868	679,519	4,387	991,403	28

Brit. Workman's.—*Val. of Office Furniture. *Briton, Ld.*—*Half Prem. on Loan. †Incl. Prelim. & Exten. Expns £14,125.
Briton, Medical.—*Includes Loans in connection with Dept. of Title-deeds, &c., £63,004. †Includes Half Prem. on Loan £19,420. ‡Includes Amounts due from other Cos.
Caledonian.—*Formation of Life Branch. †Includes Co.'s Shares £3,781. ‡Loans on Life Int. and Reversions.
 †Office Furniture, &c. *City of Glasgow*—*Includes Co.'s Shares, £5,562. †Office Furniture, &c.

CLASSIFICATION OF ASSETS.

Title	Clergy Mutual.	Clerical, Medical & General.	Colonial.	Commercial Union.	Commercial Union.
Date of Establishment	1829.	1824.	1867.	1861.	1861.
Date to which Returns are made up	31 May, 1879.	30 June, 1879.	30 June, 1879.	31 Dec. 1878.	31 Dec., 1878.
CLASSIFICATION OF ASSETS.				[Life Branch.]	[General Account.]
Mortgages in United Kingdom ...	2,148,738	299,398	..	275,694	242,145
Do. out of do. ...	..	..	..	..	..
Loans on Company's Policies ...	210,255	77,479	45	16,012	..
<i>Investments in—</i>					
British Government Securities...	..	150,022	2,503	..	64,422
Indian and Colonial do. ...	..	166,904	2,680	66,218	331,448
Foreign Government do. ...	..	94,765	..	34,086	..
Rail. and other Debentures, &c.	277,217	792,658	9,067	65,758	136,931
Do. do. Shares ...	..	103,702	..	41,114	70,807
House and Landed Property ...	..	12,750	..	..	100,000
Public Rates, Rent Charges, &c...	..	365,985	..	30,083	..
Life Interests ... ..	..	152,000	..	1,029	..
Reversions ... ..	..	..	..	..	..
Loans on Personal Security ...	..	..	..	..	18,636
Cash on Deposit ... ..	..	..	890	32,640	58,466
Other Loans and Investments ...	12,865*	27,099*	400	..	..
Total Interest-bearing Assets	2,649,075	2,242,762	15,585	562,634	1,022,855
Agents' Balances ... ..	..	20,123	1,254	12,953	124,728
Outstanding Premiums	10,780	11,132	95	9,475	16,452
Do. Interest and Int. accrued	7,387	34,508	205	1,038	1,202
Cash in hand, &c.	6,291	16,099	617	4,480	49,921
Other Assets	40	..	339	..	8,002
Total Non-Interest-bearing Assets	24,498	81,862	2,510	27,946	200,305
Total Gross Assets	2,673,573	2,324,624	18,095	590,580	1,223,169
Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities	63,406	42,208	1,888	10,946	69,704
Total Net Assets	2,610,167	2,282,416	16,207	579,634	1,153,465
				1,733,090	

Clergy Mutual.—*Loans of one-fifth Premiums.

Clerical, Medical and General.—*Includes Half-Premiums on Credit Policies, £20,721.

Colonial.—*Advances on Reversy. and Life Ints.

CLASSIFICATION OF ASSETS.

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Crown.	Eagle.	Economic.	Edinburgh.	Emperor.	English and Scottish Law.	Equitable. ...	Equity and Law.	1
1825.	1807.	1823.	1823.	1853.	1839.	1762.	1844.	2
25 March, 1879.	31 Dec., 1878.	31 Dec., 1878.	31 March, 1879.	31 March, 1879.	25 Dec. 1878.	31 Dec., 1878.	31 Dec., 1878.	3
582,863	2,073,115	633,602	1,147,138	801	485,746	2,782,370	965,577	4
..	..	Nil	..	..	..	..	1,550	5
59,348	234,182	162,356	87,550	6,789	32,065	180,700	15,372	6
..	..	164,336	..	..	21,798	659,613	31,912	7
208,627	53,981	237,027	48,121	..	148,068	26,000	30,023	8
31,700	53,872	Nil	..	..	..	..	13,240	9
232,870	21,290	349,628	56,908	..	84,285	490,125	15,832	10
127,811	130,867	..	41,048*	..	37,431*	24,500	18,862*	11
31,665	82,577	26,700	97,281	9,406	17,882	..	18,000	12
100,959	121,448	1,764,186	76,956	..	..	123,500	1,600	13
19,973	..	23,153	378	..	..	..	35,576	14
4,236	154,445	61,235	18,250	..	..	..	308,074	15
..	91,612	..	38,099	1,267	186,295	..	33,020	16
..	20,000	..	5,000	..	30,000	..	..	17
..	..	..	..	436	..	..	..	18
1,400,052	3,037,389	3,422,223	1,616,729	18,699	1,043,570	4,286,808	1,488,638	19
41,756	16,884	12,983	28,310	2,770	2,247	Nil.	..	20
9,290	17,848	16,102	3,187	..	16,245	7,934	9,070	21
20,161	29,769	49,056	19,699	..	15,334	1,790	5,535	22
108,096	16,333	12,297	..	1,297	4,285	13,732	2,635	23
27	1,771	..	8	..	44†	..	..	24
179,330	82,605	90,438	51,204	4,067	38,155	23,456	17,240	25
1,579,382	3,119,994	3,512,661	1,667,933	22,766	1,081,725	4,310,264	1,505,878	26
49,653	53,780	137,302	74,743	5,977*	43,300	33,950	32,693	27
1,529,729	3,066,214	3,375,359	1,593,190	16,789	1,038,425	4,276,314	1,473,185	28

Edinburgh.—* Includes Co.'s own Shares £11,080.

Emperor.—* Deposit Fund.

Eng. and Scot. Law.—* Includes Co.'s own Shares £3,132.

† Stamps on hand.

Equity and Law.—* Bank Stock.

1	Title	Free Methodist and General.	Friends' Provident.	General.	Great Britain Mutual.	Gresham.
		1867.	1832.	1836.	1844.	1848.
2	Date of Establishment	1867.	1832.	1836.	1844.	1848.
3	Date to which Returns are made up	31 Dec., 1878.	20 Nov., 1879.	31 Dec., 1878.	31 Dec., 1878.	30 June, 1879.
CLASSIFICATION OF ASSETS.						
4	Mortgages in United Kingdom ...	350	253,350	90,270	18,089	157,407
5	Do. out of do. ...	..	..	Nil.	..	Nil.
6	Loans on Company's Policies ...	..	136,269	25,187	43,976	193,476
<i>Investments in—</i>						
7	British Government Securities...	..	..	592	24	148,700
8	Indian and Colonial do. ...	..	..	62,345	22,323	..
9	Foreign Government do. ...	..	..	72,697	14,669	489,833
10	Rail. and other Debentures, &c.	..	20,000	27,133	2,500	864,663
11	Do. do. Shares ...	..	..	53,106	1,417	25,605
12	House and Landed Property ...	..	14,000	89,064	19,515	340,808
13	Public Rates, Rent Charges, &c...	..	893,182	127,392	..	92,796
14	Life Interests ... ..	..	..	..	1,357	..
15	Reversions ... ..	..	..	864	5,379	..
16	Loans on Personal Security ...	..	..	47,971	1,350	41,997
17	Cash on Deposit	250	20,183	..	..	..
18	Other Loans and Investments ...	..	112,503*	23,329*	8,733*	76,066*
19	Total Interest-bearing Assets	600	1,449,487	619,950	139,332	2,431,351
20	Agents' Balances ... ..	..	29	48,377	15,875†	64,310
21	Outstanding Premiums	42	..	2,697	8,280	84,456
22	Do. Interest and Int. accrued	11	16,401	9,670	1,497	36,611
23	Cash in hand, &c.	51	4,705	8,649	6,717	36,646
24	Other Assets	26	875	..	2,884†	9,667
25	Total Non-Interest-bearing Assets	130	22,010	69,393	35,253	231,690
26	Total Gross Assets	730	1,471,497	689,343	174,585	2,663,041
27	Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities	19	25,860	24,870	4,571	79,459
28	Total Net Assets	711*	1,445,637	664,473	170,014	2,583,582

Free Methodist.—*Includes £200 Sick Fund and Deposits.

Friends' Provident.—*Docks, Navigations, and Water-Works. *General.*—*Loans on Life Interests, Reversions, &c.

Great Britain.—*Includes Credit Premis. £8,233.

†Includes Decr. Premis.

Gresham.—*Advances on Revy. Ints. and Credit Premiums.

CLASSIFICATION OF ASSETS.

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Guardian.	Guardian.	Hand-in-Hand.	Imperial.	Imperial Union.	Industrial of Great Britain.	Lancashire.	Law Life.	I
1821.	1821.	1696 and 1836.	1820.	1866.	1872.	1852.	1823.	2
24 Dec., 1878.	24 Dec., 1878.	31 Dec., 1878.	31 Oct., 1878.	30 June, 1878.	31 Dec., 1877.	31 Dec., 1878.	31 Dec., 1878.	3
[Life Assets.]	[Share and Fire Assets.]							
562,270	483,771	1,008,279	237,544	5,268	..	385,930	3,957,848	4
Nil.	..	..	..	..	..	..	..	5
33,410	12,386	67,438	88,573	..	..	20,369	110,825	6
87,306*	76,889	34,563	54,217	..	..	..	20,054	7
57,171	228,155	113,625	367,757	..	..	27,113	..	8
Nil.	153,141	94,440	..	..	..	172,708	..	9
221,260	323,027	412,072	64,612	370	..	157,991	278,384	10
63,171	9,821	..	1,619	700	..	36,679	9,294	11
..	33,071	28,249	20,000	..	..	46,810	13,100	12
144,669	36,875	571	254,262	..	..	..	1,059,167	13
..	16,506	19,644	..	..	..	..	..	14
53,336	..	23,446	..	..	..	..	..	15
Nil.	..	..	..	1,221	100	707	..	16
..	23,200	28,000	1,061	..	150	..	..	17
194,834†	..	230	..	1,117	..	..	..	18
1,417,427	1,396,842	1,829,557	1,089,645	8,676	250	848,307	5,448,672	19
9,269	32,525	1,445	8,353	412	155	80,271	..	20
3,917	4,537	3,353	2,621	48	125	2,625	12,568	21
21,987	20,734	14,818	462	..	..	9,644	36,508	22
16,749	32,436	2,304	6,290	818	176	28,523	17,982	23
..	..	..	10	512	276*	..	..	24
51,922	90,232	21,920	17,736	1,790	732	121,063	67,058	25
1,469,349	1,487,074	1,851,477	1,107,381	10,466	982	969,370	5,515,730	26
53,137	39,543	38,671	24,147	2,950	..	101,527	140,986	27
1,416,212	1,447,531	1,812,806	1,083,234	7,516*	982	867,843	5,374,744	28
2,863,743								

Guardian.—*Includes Metropn. Cons. and Bank of Engd. Stock applicable to Life, Fire, and Proptrs. Account.

Imperial Union.—*Add special Extension Exps. £4,300=£11,816.

Memo.—The Guardian has 3 Baln. Sheets Total Funds £2,956,423.

Industrial Gl. Britain.—*Office Furniture, &c.

CLASSIFICATION OF ASSETS.

1	Title	Law Property.	Law Union.	Legal and General.	Life Assoc. of Scotland.	Liverpool, Manchester & Birmingham Industrial.
2	Date of Establishment	1850.	1854.	1836.	1838.	
3	Date to which Returns are made up	31 Dec., 1878.	30 Nov., 1878.	31 Dec., 1878.	5 April, 1879.	12 Sept., 1878.
	CLASSIFICATION OF ASSETS.	<i>[Retiring from Business.]</i>				
4	Mortgages in United Kingdom ...	4,323	438,086	1,152,996	1,126,002	..
5	Do. out of do. ...	..	..	Nil.	..	..
6	Loans on Company's Policies ...	..	9,178	43,789	243,888	..
	<i>Investments in —</i>					
7	British Government Securities...	..	..	129,310*	1,398	..
8	Indian and Colonial do. ...	3,020	..	110,123	149,167	..
9	Foreign Government do. ...	..	..	Nil.	9,560	..
10	Rail. and other Debentures, &c.	..	..	206,135	175,958	..
11	Do. do. Shares ...	..	..	31,536†	197,823*	..
12	House and Landed Property ...	907	15,880	52,972	105,392	..
13	Public Rates, Rent Charges, &c...	..	..	20,818	18,181	..
14	Life Interests ... ..	..	6,376	90,178	30,767	..
15	Reversions	676	91,971	80,594	..	..
16	Loans on Personal Security ...	217	..	Nil.	10,671	..
17	Cash on Deposit ... ..	..	..	20,000	10,480	..
18	Other Loans and Investments ...	..	2,507*	..	12,048†	..
19	Total Interest-bearing Assets	9,143	563,998	1,938,451	2,091,335	
20	Agents' Balances	34	5,357†	Nil.	436	..
21	Outstanding Premiums	144	2,143	7,361	105,061	..
22	Do. Interest and Int. accrued	326	8,722	8,380	30,496	..
23	Cash in hand, &c.	654	5,365	9,781	38,492	68
24	Other Assets	144	..	..	1,333	..
25	Total Non-Interest-bearing Assets	1,302	21,587	25,522	175,818	68
26	Total Gross Assets	10,445	585,585	1,963,973	2,267,153	68
27	Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities	125	13,511	45,675	82,964	..
28	Total Net Assets	10,320*	572,074	1,918,298	2,184,189	68*

Law Property.—*Add Accum. excess of Expend. £21,610. Law Union.—*Credit Pms. †Incl. Fire Agency business. Legal and Gen.—*Includes B. Engd. Stock and Metn. Consd. Stock. †Includes Co.'s Shares £2,816. Life Asso. Scot.—*Incl. Co.'s Stock £35,174. †Loans on various Stks. L'pool, Man., &c.—*Add Defic. £843=£911.

CLASSIFICATION OF ASSETS.

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Liverpool and London and Globe.	Liverpool and London and Globe.	London, East India & Colonial.	London and Lancashire.	London & Manchester Industrial.	London and Prov. Law.	London and Southwark.	London Assurance Corporation.	1
1836.	1836.	1870.	1862.	1869.	1846.	1864.	1721.	2
31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	24 March, 1879.	31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	3
[Globe Funds.]	[General Account.]							
220,300	643,642	127	4,052	..	486,265	..	1,070,078	4
..	494,299	..	11,712	..	1,100	..	Nil.	5
3,065	117,027	..	7,627	..	4,727	..	34,466	6
..	119,941	..	..	..	26,853	..	334,038	7
..	..	889	43,448	..	58,138	..	226,199	8
..	770,869	..	..	..	83,107	46,858	230,001	9
40,000	597,188	..	28,548	..	65,762*	2,290	30,850	10
..	1,246,260	..	18,032	..	57,203	..	15,543	11
90,035	539,823	..	246	..	4,752	11,587	11,600	12
19,675	225,077	..	..	..	9,831†	..	1,052,264	13
43,503	156,531	..	..	..	12,123	..	43,990	14
..	50,388	..	2,516	..	45,610	..	..	15
..	Nil	..	5,490	1,484	19,642	989	Nil.	16
..	225,498	..	8,150	1,000	..	..	18,000	17
..	126,132	..	..	..	..	722	..	18
416,578	5,312,675	1,016	129,821	2,484	875,113	62,446	3,067,029	19
..	97,809	..	21,180*	508	..	12,642	25,956	20
..	74,622	85	11,906	3,350	6,238	1,164	11,514	21
..	50,807	..	1,512	59	2,347	1,111	2,945	22
..	167,720	259	9,738	595	9,705	5,652	46,720	23
..	6,232	337*	1,265†	1,497	..	9,321	204	24
..	397,190	681	45,601	6,009	18,290	29,890	87,339	25
..	5,709,865	1,697	175,422	8,493	893,403	92,336	3,154,368	26
..	1,277,747*	269	5,077	460	29,651	16,555	64,444	27
416,578	4,432,118	1,428†	170,345	8,033*	863,752	75,781	3,089,924	28
4,848,696								

Liverpool Lond. and Globe.—* Includes £1,102,800, liability to Globe Annuitants.

London, East India, and Colonial.—* Security Life Ass. Co., £329.

† Add preliminary expenses, £1,802.

London and Lancashire.—* Incl. Dec. Prem. on which days of grace are current, £13,555.

† Furniture, fittings, &c.

Lond. and Man. Industrial.—* Deduct Sickness Fund Acct. £359.

Lond. and Prov. Law.—* Includes Indian Ry Guar. Stock £25,000. † Mat. Rd. of Works

CLASSIFICATION OF ASSETS.

1	Title	London Life Association.	Marine & General Mutual.	Masonic and General.	Metro- politan.	Midland Counties.
2	Date of Establishment	1806.	1852.	1868.	1835.	1851.
3	Date to which Returns are made up	30 June. 1879.	31 Dec., 1878.	30 Sept., 1878.	4 January, 1879.	24 March, 1879.
CLASSIFICATION OF ASSETS.						
4	Mortgages in United Kingdom ...	795,552	45,453	..	314,700	68,175
5	Do. out of do. ...	..	9,231	..	..	..
6	Loans on Company's Policies ...	293,787	11,089	956	123,025	314
<i>Investments in—</i>						
7	British Government Securities...	95,500	36,742	..	47,254	..
8	Indian and Colonial do. ...	..	65,812	698	..	..
9	Foreign Government do. ...	..	29,678	582	..	..
10	Rail. and other Debentures, &c.	228,950	71,304	..	15,000	4,260
11	Do. do. Shares ...	..	13,721	..	..	10,191
12	House and Landed Property ...	13,309	..	..	39,982	7,059
13	Public Rates, Rent Charges, &c...	2,026,385	..	..	1,015,169	..
14	Life Interests	8,000	28,297	..	..	..
15	Reversions ... ..	..		..	..	..
16	Loans on Personal Security ...	..	3,690	3,442	..	..
17	Cash on Deposit ... ..	..	18,000	..	28,000	..
18	Other Loans and Investments ...	25,675	..	..	..	150
19	Total Interest-bearing Assets	3,487,159	333,017	5,678	1,583,130	90,149
20	Agents' Balances ... ..	..	1,617	..	..	2,152
21	Outstanding Premiums	5,708	369	1,171	443	80
22	Do. Interest and Int. accrued	41,847	2,683	129	18,890	1,084
23	Cash in hand, &c.	27,016	13,877	2,431	11,785	5,482
24	Other Assets	182	13	..	..	445
25	Total Non-Interest-bearing Assets	74,753	17,959	3,731	31,118	9,243
26	Total Gross Assets	3,561,912	350,976	9,409*	1,614,248	99,392
27	Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities	55,750	2,850	..	40,793	1,673
28	Total Net Assets	3,506,162	348,126	9,409	1,573,455	97,719

Masonic and Genl.—*Add Extension and other Exps., £9,404—total £18,813.

CLASSIFICATION OF ASSETS.

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Mutual.	National (of Ireland.)	National Guardian.	National Life.	National Provident.	North British & Mercantile.	Norwich Union. ...	Nor. Un. (Amicable Fund).	1
1834.	1822.*	1854.	1830.	1835.	1823.*	1808.	1706.	2
31 Dec., 1878.	31 Dec., 1878.	30 June, 1879.	31 Dec., 1878.	20 Nov., 1878.	31 Dec., 1878.	31 Dec., 1878.	5 April, 1879.	3
504,507	170,858	6,724	220,760	2,006,151	2,295,789	1,194,607	165,627	4
..	..	..	Nil.	..	17,493	..	..	5
66,609	3,710	..	40,160	313,714	132,573	86,656	10,638	6
20,780	96,291†	..	41,649	142,463	51,216	164,228	42,837	7
47,221	4,065	..	Nil.	161,884	196,030	..	..	8
..	..	..	Nil.	..	489,340	..	..	9
12,500	84,559	..	44,908	14,200	1,800	..	..	10
23,701	52,580	..	47,188	..	2,950	..	..	11
8,487	12,397	..	25,000	307,172	331,167	39,280	58,643	12
262,505	..	..	24,097	798,336	539,813	2,249	..	13
..	277	..	..	..	4,876	..	..	14
..	6,180	..	15,318	..	23,318	178,100	..	15
..	4,108	24,483	1,075	..	203,770	..	..	16
..	..	..	..	65,000	..	..	3,100	17
..	5,751	2,517*	268,200*	..	212,501†	..	..	18
946,310	440,776	33,724	728,355	3,808,920	4,502,636	1,665,120	280,845	19
..	26,025†	..	129	2,071	282,268	17,765	..	20
12,533	1,073	..	2,064	..	34,348	2,070	491	21
3,433	2,608	..	9,876	12,260	6,373	15,804	2,402	22
3,785	2,726	5,505	1,465	12,090	132,578†	34,492	3,700	23
1,099*	..	..	..	1,481	59	67	..	24
20,850	32,432	5,505	13,534	27,902	455,623	70,198	6,593	25
967,160	473,208	39,229	741,889	3,836,822	4,958,259	1,735,318	287,438	26
15,771	18,758	1	7,753	153,185	253,922	63,131	14,771	27
951,389	454,450	39,228	734,136	3,683,637	4,704,337	1,672,187	272,667	28
1,944,854								

Mutual.—*Furniture and Fixtures. National (Ireland).—*Formation of Life Department. †Incl. Bank S. 672,750.
†Incl. Fire Re-in Bals. National Guardian.—*Bills discounted. National.—Loans on Life Interests and Reversions.
Nth. British & Mercantile.—* Formation of Life Branch. † Short Loans, Half-Credit Premiums, Purchase
Life Pals. other Co.'s. †Includes Cash at Foreign Bankers.

CLASSIFICATION OF ASSETS.

1	Title }	Northern.	Patriotic.	Pearl.	Pelican.	Positive.
		1836.	1824.	1864.	1797.	1870.
2	Date of Establishment	1836.	1824.	1864.	1797.	1870.
3	Date to which Returns are made } up }	31 Dec., 1878.	31 July, 1879.	30 June, 1879.	31 Dec., 1878.	31 Dec., 1878.
CLASSIFICATION OF ASSETS.						
4	Mortgages in United Kingdom ...	447,837	122,139	4,412	558,841	..
5	Do. out of do. ...	105,933	..	..	Nil.	..
6	Loans on Company's Policies ...	47,997	4,785	..	29,340	10,600
<i>Investments in—</i>						
7	British Government Securities...	74,002	20,642	1,167	139,506	121,146
8	Indian and Colonial do. ...	331,745	..	..	115,915	72,833
9	Foreign Government do.	280,566	..	..	69,368	3,216
10	Rail. and other Debentures, &c.	245,792	69,481	..	226,854	..
11	Do. do. Shares ...	233,806	1,131	..	26,966	2,499
12	House and Landed Property ...	91,627	3,510	2,000	30,024	..
13	Public Rates, Rent Charges, &c...	332,342	20,000	..	..	..
14	Life Interests	2,199	..	..	677	..
15	Reversions	32,397	..	..	..	..
16	Loans on Personal Security ...	11,195	..	4,843	47,021	8,603*
17	Cash on Deposit	34,221	..	..	..	..
18	Other Loans and Investments ...	..	782	..	..	..
19	Total Interest-bearing Assets	2,271,659	242,470	12,422	1,244,512	218,897
20	Agents' Balances	97,872*	2,071	2,575	5,794	..
21	Outstanding Premiums	11,796	..	6,437	1,721	..
22	Do. Interest and Int. accrued	25,472	2,522	..	9,692	859
23	Cash in hand, &c.	75,626†	1,444	1,690	5,106	2,150
24	Other Assets	300	..	832	..	2,511†
25	Total Non-Interest-bearing Assets	211,066	6,037	11,534	22,313	5,520
26	Total Gross Assets	2,482,725	248,507	23,956	1,266,825	224,417
27	Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities	91,546	6,911	341	26,596	3,146
28	Total Net Assets	2,391,179	241,596	23,615	1,240,229	221,271†

Northern. —* Includes sums due from other Co.'s.

† Includes Bills Receivable £22,380.

Positive. —* Loans on Persnl. and Real Secy. † Office Furniture. ‡ Add Deficit for prelim. and other expes., £180,151.

CLASSIFICATION OF ASSETS.

7.

Preserver.	Protector.	Provident.	Provident Clerks.	Provincial.	Prudential.	Prudential.	Queen.	
1843.	1853.	1806.	1840.	1852.	1848.	1848.	1857.	
15 Feb., 1878.	31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	
					[Industrial Branch.]	[Ordinary Branch.]		
..	..	1,386,362	176,318	37,118	26,560	112,607	41,801	4
..	..	Nil.	..	..	..	..	90,039	5
..	..	104,115	54,024	10,082	..	19,839	17,191	6
..	..	74,890	23,022	..	33,109	70,702	4,572	7
..	..	..	111,498	40,767	..	49,139	48,983	8
..	..	251,032	..	..	..	13,968	234,256	9
..	8,135	..	23,030	14,684	..	42,103	106,172	10
..	..	..	171,259	45,976	..	6,362	39,138	11
24,000	2,391	108,097	9,209	14,800	214,011	97,529	183,171	12
..	..	..	222,208	37,310	336,398*	13,509	13,850	13
..	..	..	..	..	61,002	157	..	14
..	..	..	..	..	..	61,554	..	15
..	163,734	52,040	..	32,804*	39,413	..	16,649	16
..	..	8,000	28,000	..	5,000	27,000	11,568	17
..	..	..	..	2,252†	..	21,744*	18,808*	18
24,000	174,260	1,984,536	818,568	235,793	715,493	536,213	826,198	19
..	..	856	7,046	1,550	87,553	694	40,404	20
..	596	52,963	6,008	7,371	..	6,232	9,401	21
..	10	36,072	9,535	4,284	5,034	4,052	12,167	22
1,501	3,653	23,194	3,382	2,468	9,388	4,962	37,874	23
..	..	..	31	700	11,457†	16,161	2,988†	24
1,501	4,259	113,085	26,002	16,373	113,432	32,101	102,834	25
25,501	178,519	2,097,621	844,570	252,166	828,925	568,314	929,032	26
..	130,948*	55,563	20,209	3,136	5,019	15,690	94,599	27
25,501	47,571	2,042,058	824,361	249,030	823,901	552,624	834,433	28
					1,376,530			

Protector.—* Sum on Deposit. *Provincial.*—* Includes £13,971 Loans to Boards of Public Companies, &c. † Half Credit Premiums. *Prudential* (Industrial).—* Freehold Ground Rents £321,140, Feu Duties £7,048, Municipal, &c. Rates £8,210. † Furniture and Fittings.
Prudential (Ordinary).—* Trust Fund Certs., Mortgages of Reversions. † Due from Liquidator of *International Queen.*—* Loans on Ry. Stocks and Shares Reversions and Life Interests. † Furniture at Chief and Branch Offices.

1	Title	Refuge Friendly.	Reliance.	Rock.	Royal.	Royal Exchange.
2	Date of Establishment		1840.	1806.	1845.	1821.
3	Date to which Returns are made up	31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	30 April, 1879.
CLASSIFICATION OF ASSETS.						
4	Mortgages in United Kingdom ...	..	228,076	1,814,400	763,482	1,217,570
5	Do. out of do. ...	..	..	..	..	Nil.
6	Loans on Company's Policies ...	..	39,899	69,784	120,386	58,516
<i>Investments in—</i>						
7	British Government Securities...	..	..	6,255	123,543	782,620
8	Indian and Colonial do. ...	..	21,271	58,018	34,529	27,036
9	Foreign Government do. ...	..	2,365	..	407,872	Nil.
10	Rail. and other Debentures, &c.	..	..	435,286	1,176,397	1,051,876
11	Do. do. Shares ...	..	..	363,965*	..	..
12	House and Landed Property ...	11,894	20,208	11,550	211,313	13,740
13	Public Rates, Rent Charges, &c...	..	2,282	..	338,740	606,929
14	Life Interests ... ..	..	50,844	261,063	..	..
15	Reversions ... ..	..	18,812	..	..	..
16	Loans on Personal Security ...	2,675	50,093	..	920	7,175
17	Cash on Deposit	10,901	8,000	..	93,337	165,000
18	Other Loans and Investments ...	..	..	16,100†	882,278*	21,033*
19	Total Interest-bearing Assets	25,470	441,850	3,036,421	4,152,797	3,951,495
20	Agents' Balances	837	6,851	8,261	68,585	15,608
21	Outstanding Premiums	4,723	14,739	10,483	7,374	3,509
22	Do. Interest and Int. accrued	..	9,874	43,371	47,546	5,979
23	Cash in hand, &c.	3,669	14,216	28,055	173	13,981
24	Other Assets ... ..	..	..	11	..	428
25	Total Non-Interest-bearing Assets	9,229	45,680	90,181	123,678	39,505
26	Total Gross Assets	34,699	487,530	3,126,602	4,276,475	3,991,000
27	Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities	445*	11,648	36,240	126,755	141,210
28	Total Net Assets	34,699	475,882	3,090,362	4,149,720	3,849,790

Refuge Friendly.—* Endowment and Sick Funds. *Rock.*—* Purchase of Company's own Shares. † Loans on Co.'s Sha.
Royal.—* Loans on Brit. Ry., Securities £524,940; other Brit. Securities £357,337.
Royal Exchange.—* Loans on Life Interests.

Royal Farmers.	Sceptre.	Scottish Amicable.	Scottish Commercial.	Scottish Commercial.	Scottish Equitable.	Scottish Imperial.	Scottish Metropolitan.	1
1840.	1864.	1826.	1866.	1865.	1831.	1866.	1876.	2
31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.	1 March, 1879.	31 Dec., 1878.	20 May, 1879.	3
			[Life Account.]	[Proprs. & First Acct.]				
20,212	52,191	1,001,099	45,094	86,599	1,773,600	63,811	7,000	4
..	..	..	..	..	Nil.	..	..	5
5,500	3,835	140,604	..	..	228,041	2,460	4	6
..	..	829	..	..	Nil.	..	..	7
101,573	26,197	30,837	..	22,361	37,044	14,892	20,000	8
32,164	..	..	..	120,397	Nil.	..	..	9
55,678	5,332	64,000	..	..	118,500	..	..	10
91,323	..	333,822	..	14,292	Nil.	..	..	11
715	400	126,963	..	..	73,208	45,352	..	12
..	7,193	332,686	1,260	..	51,294	5,539	..	13
..	..	775	..	..	4,548	..	..	14
..	..	181	..	..	82,688	..	..	15
433	9,226	Nil.	6,864	..	2,500	1,190	4,514	16
2,000	..	..	..	..	..	..	..	17
..	..	30,523*	950	..	67,265*	420*	2,450*	18
309,598	104,374	2,062,319	54,168	243,649	2,438,688	133,664	33,968	19
5,943	2,486	..	4,335	48,670*	56,299	27,418	..	20
..	..	27,685	..	..	19,727	1,302	1,542	21
4,995	929	21,446	472	914	30,366	838	171	22
7,080	2,926	9,405	419	11,386	10,402	18,227	3	23
..	239*	139	..	1,407	..	2,321†	674	24
18,018	6,580	58,675	5,226	62,377	116,794	50,106	2,390	25
327,616	110,954	2,120,994	59,394	306,026	2,555,482	183,770	36,358	26
7,407	849	75,102	2,915	42,887	152,938	17,395	5,012	27
320,209	110,105	2,045,892	56,479	263,139	2,402,544	166,375	31,346	28
319,618†								

Sceptre.—* Fixtures and Furniture. Scot. Amicable.—* Loans on Life Rents, Reversions, &c.
 Scot. Commercial.—* Includes sums due by other Co.'s. † £45,000 has been added to Cap. Acct. since last Report.
 Scot. Equitable.—* Bank of England Stock. Scot. Imperial.—* Loans on Co.'s Stock. † Office Furniture &c.
 Scot. Metropolitan.—* Loans on Life Interests.

1	Title	Scottish Provident.	Scottish Provincial.	Scottish Union and National.	Scottish Widows' Fund.	Security.
2	Date of Establishment	1837.	1825.	1824.	1815.	1870.
3	Date to which Returns are made } up	31 Dec., 1878.	31 Jan., 1879.	31 Dec., 1878.	31 Dec., 1878.	31 Dec., 1878.
CLASSIFICATION OF ASSETS.						
4	Mortgages in United Kingdom ...	2,354,053	275,523	1,698,958	5,574,271	1,786
5	Do. out of do. ...	1,200	Nil.	35,000	..	..
6	Loans on Company's Policies ...	212,644	60,755	79,473	514,963	..
Investments in—						
7	British Government Securities...	..	32,521	26,273	..	..
8	Indian and Colonial do. ...	20,619	156,105	..	1,688	..
9	Foreign Government do. ...	..	..	..	..	549
10	Rail. and other Debentures, &c.	82,000	165,387	71,402	147,775	..
11	Do. do. Shares ...	310,138	286,849	138,089	..	..
12	House and Landed Property ...	114,402	10,885	117,730	235,228	..
13	Public Rates, Rent Charges, &c...	183,480	57,695	192,612	323,859	..
14	Life Interests ... ..	..	..	..	..	..
15	Reversions	11,101	11,029	..	..	..
16	Loans on Personal Security ...	20,756	538	43,466	..	..
17	Cash on deposit ... ..	..	109,500	..	96,715	..
18	Other Loans and Investments ...	..	6,258*	..	..	..
19	Total Interest-bearing Assets	3,310,393	1,173,045	2,403,003	6,894,499	2,335
20	Agents' Balances ... ..	..	48,062	41,586	7,469	93
21	Outstanding Premiums	53,339	934	21,770	184,744	20
22	Do. Interest and Int. accrued	1,758	13,926	17,206	64,938	33
23	Cash in hand, &c.	12,276	15,341	17,405	1,113	545
24	Other Assets	1,655*	40	2,378	1,960	246
25	Total Non-Interest-bearing Assets	69,028	78,303	100,345	260,224	937
26	Total Gross Assets	3,379,421	1,251,348	2,503,348	7,154,723	3,272
27	Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities	100,547	43,643	143,953	254,471	394*
28	Total Net Assets	3,278,874	1,207,705	2,359,395	6,900,252	2,878

Scot. Provnt.—* Office Furniture. Scot. Provincial.—* Includes Half Credit Prems. £5,958, Loans on Reversions £300.
 Scot. Union and National.—The Market Val. of the Investments comprised under Nos. 7, 10, and 11, amounting to
 £235,763, was £242,740. Security.—* Includes debt to London, East India, and Colonial, £329.

Sovereign.	Sovereign [Gen. Ann. Fund.]	Standard.	Star.	Sun.	Union.	United Kent.	United Kingdom Assurance Corporation	1
1845.	1829.	1825.	1843.	1810.	1813.*	1824.	1866.	2
31 Dec., 1878.	31 Dec., 1878.	15 Nov., 1878.	31 Dec., 1878.	24 June, 1879.	30 June, 1879.	25 March, 1879.	31 Dec., 1878.	3
77,586	39,978	4,075,277	263,861	574,313	838,719	405,528	8,067	4
..	..	86,587	100,100	..	..	..	..	5
30,084	..	259,713	87,671	57,748	26,765	10,377	..	6
..	8,134	39,186	34,940	180,000	111,829	9,650	..	7
..	..	267,701	157,169	75,652	84,637	36,366	..	8
6,882	..	5,442	..	4,690	6,946	6,975	..	9
..	12,521	50,000	32,780	841,168	145,407	..	..	10
28,538*	..	38,216*	385,134	3,300*	303,046	..	..	11
19,500	31,694	163,433	3,683	..	7,514	500	325	12
226,259	143,402	17,382†	464,168*	126,499†	39,462	200	..	13
..	..	..	..	..	..	..	..	14
1,614	..	28,628	..	..	..	..	..	15
75,184	..	74,500	..	..	71,018	..	2,880	16
..	..	28,510	7,000	..	..	..	1,000	17
45,027†	..	..	25,063†	..	..	..	..	18
510,674	235,729	5,134,575	1,561,569	1,863,370	1,635,343	469,596	12,272	19
4,313	..	182,402	40,962	14,138	8,705	..	1,691	20
11,429	23	63,197	5,269	3,160	2,573	24	1,259	21
5,788	2,302	33,985	26,824	27,561	6,616	8,091	75	22
2,770	1,374	..	3,132	5,554	37,867	1,768	501	23
877†	..	142	..	..	..	39	393*	24
25,177	3,699	279,726	76,187	50,413	55,761	9,922	3,919	25
535,851	239,428	5,414,301	1,637,756	1,913,783	1,691,104	479,518	16,191	26
15,536	..	226,373	33,543	53,072	59,204	13,460	999†	27
520,315	239,428	5,187,928	1,604,213	1,860,711	1,631,900	466,058	15,192	28
759,743								

Sovereign.—* Co.'s own Shares. † Gen. Ann. Reversy. Acct. † Furniture, Stamps, &c.
Standard.—* Stocks of the Bk. of Scotland and Royal Bk. of Scotland, of which the liability is limited. † Feu Duties.
Star.—* Incl. Loans to Chapel Trustees £224,001. † Half-Credit Prems. *Sun.*—* Co.'s own Shares. † Ground Rents.
United Kingdom Ass. Co.—* Office Furniture and Stationery. † Includes Deposits £950.

1	Title	United Kingdom Temperance	Universal.	University.	Wesleyan and General.	Western Counties, &c.
2	Date of Establishment	1840.	1834.	1825.	1841.	1861.
3	Date to which Returns are made } up	31 Dec., 1878.	30 Nov. & 31 Dec., 1878.	1 May, 1879.	31 Dec., 1878.	31 Jan., 1879.
CLASSIFICATION OF ASSETS.						
4	Mortgages in United Kingdom ...	1,057,749	223,801	288,515	114,266	12,415
5	Do. out of do. ...	Nil.	1,967	..	..	..
6	Loans on Company's Policies ...	160,461	25,152	56,798	6,424	1,300
<i>Investments in—</i>						
7	British Government Securities...	Nil.	15,290	183,773*	..	..
8	Indian and Colonial do. ...	11,378	440,275	..	..	10,999
9	Foreign Government do. ...	Nil.	Nil.	..	..	2,009
10	Rail. and other Debentures, &c.	6,150	81,356	209,279	..	..
11	Do. do. Shares ...	429,876	72,135	139,633	..	..
12	House and Landed Property ...	82,890	14,725	14,089	5,915	2,649
13	Public Rates, Rent Charges, &c...	706,831	116,436	31,330	..	..
14	Life Interests ... ..	..	..	..	..	1,188
15	Reversions ... ..	..	16,490	..	..	..
16	Loans on Personal Security ...	Nil.	Nil.	100,335	..	1,895
17	Cash on Deposit	Nil.	18,926	..	..	..
18	Other Loans and Investments ...	38,901*	39,028*	1,925†	410*	166*
19	Total Interest-bearing Assets	2,494,236	1,065,582	1,025,677	127,015	32,621
20	Agents' Balances	1,669	637	..	7,474	972
21	Outstanding Premiums	Nil.	2,300	3,581	1,868	429
22	Do. Interest and Int. accrued	36,680	13,941	10,244	2,809	135
23	Cash in hand, &c.	8,524	12,478	10,594	6,831	2,427
24	Other Assets	1,311	..	..	..	400†
25	Total Non-Interest-bearing Assets	48,184	29,356	24,419	18,982	4,363
26	Total Gross Assets	2,542,420	1,094,938	1,050,096	145,997	36,984
27	Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities	66,632	26,517	26,570	614	200
28	Total Net Assets	2,475,788	1,068,421	1,023,526	145,383	36,784

U. Kingdom Temperance.—* Arrears on Credit Prems. *Universal.*—* Temporary Loans on Indian Govt. Securities.
University.—* Includes Bank of England Stock and Metrop. Board of Works. † Loans on Society's Shares
Wesleyan and General.—* " Invested in Policies." *Western Counties.*—* Prems. on Loan. † Office Furniture.

Westminster and General.	West of England.	Whittington.	Yorkshire.	Yorkshire Provident.	SUMMATION	
1836.	1807.	1855.	1824.	1870.	[108 Companies.]	
31 Dec., 1878.	31 Dec., 1878.	30 April, 1879.	28 Feb. 1879.	31 July, 1879.	REPORTED IN 1879:	
					£	
26,850	625,014	14,425	353,104	..	64,216,599	4
..	..	..	..	..	957,307	5
26,118	43,345	11,202	15,874	..	6,377,289	6
47,037	85,000	5,020	28,601	..	5,409,695	7
51,420	..	6,400	26,563	..	6,467,464	8
..	..	5,558	..	..	4,548,005	9
200,640	64,294	..	127	..	12,561,493	10
39,771*	41,370	10,121	22,434	..	6,308,349	11
3,709	16,797	9,352	25,784	..	5,210,971	12
3,600	272,088	..	254,338	503	19,245,056	13
5,125	..	2,300	..	..	1,091,376	14
..	..	3,688	..	..	1,410,985	15
5,548	119,814	23,450	..	..	1,943,083	16
..	12,000	8,384	..	54	1,381,929	17
6,240†	..	..	5,959*	..	2,542,558	18
416,058	1,279,722	99,900	732,784	557	£139,672,159	19
3,005	10,035	9,508	25,503	37	2,055,646	20
6,838	..	1,280	717	138	1,165,455	21
6,593	17,013	1,216	622	..	1,248,331	22
2,883	31,899	6,121	6,919	234	1,535,451	23
500	4,186*	26	72	105	122,766	24
19,819	63,133	18,151	33,833	514	£6,127,649	25
435,877	1,342,855	118,051	766,617	1,071	145,799,808	26
11,445	41,229	23,275*	20,286	10	5,773,779	27
424,432	1,301,626	94,776	746,331	1,061	£140,026,029	28

Westminster and General.—* Indian Ry. Guar. Stock.

† Mortgages on Reversions.

West of England.—* Outstanding Fire Claims.

Whittington.—* Includes Investment Fund £20,612.

Yorkshire.—* Loans on Reversions.

1	Title {	Equitable, United States.	New York.
2	Date of Establishment	1859.	1843.
3	Date to which Returns are made } up {	31 Dec. 1878.	31 Dec. 1878.
CLASSIFICATION OF ASSETS.			
4	Mortgages on Property, United } States {	2,487,517	2,955,588
5	Loans on Company's Policies ...	120,525	127,980
<i>Investments in—</i>			
6	United States Bonds	1,126,274	811,515
7	Bonds, New York State, &c. ...	1,264,464	2,081,824
8	Bonds, other States	3,370	278,494
9	House and Landed Property ...	1,366,981	942,854
10	Loans secured by U. States } and Municipal Bonds }	185,600	..
11	Loans on Personal Security ...	Nil.	Nil.
12	Cash on Deposit	336,548	189,842
13	Total Interest-bearing Assets	6,891,279	7,388,097
14	Agents' Balances	61,506	18,115
15	Outstanding Premiums	10,363	108,369
16	Do. Interest and Int. accrued	94,898	63,009
17	Cash in hand and on current } account {	32,772	2,100
18	Total Non-Interest-bearing Assets	199,539	191,593
19	Total Gross Assets	7,090,818	7,579,690
20	Claims admitted, not paid ...	120,133	126,557
21	Total Net Assets	6,970,685	7,453,133

AMERICAN LIFE OFFICES.

Having regard to the numerous and extensive failures that for several years past have unfortunately marked the history of Life Insurance in the United States, it becomes a pleasing duty to direct attention to the annexed figures of the two American Companies which have established Branches in this country.

The Funds, amounting together to more than FOURTEEN MILLIONS sterling, appear to be securely and judiciously invested.

VALUATION EXTRACTS.

EXPLANATORY REMARKS.

IN addition to the Revenue Account and Balance Sheet which all Life Offices are now required to render yearly to the Board of Trade, it is also requisite to furnish an Abstract of the Actuarial Report and Valuation, stating, *inter alia*, (1) the date to which the valuation is made; (2) the principles upon which the valuation and distribution of profits among the policy-holders are made; (3) the table or tables of mortality used in the valuation; (4) the rate or rates of interest assumed in the valuation; (5) the proportion of the annual premium income, if any, reserved as a provision for future expenses and profits. Companies are also required to furnish what is termed a consolidated revenue account since the period of the previous valuation, showing, among other items, the amount of Life premiums received during the period under survey, and the average rate of interest at which the funds have been improved; and, as a result of the valuation, it is requisite that the total amount of profit made by the Company since the previous investigation should be stated, together with the amount divided among the policy-holders, and the number and amount of the policies which participated.

With regard to the first, third, and fourth items of enquiry referred to above, the following tabular statement gives the requisite information, as well as an extract from the Consolidated Account stating the amount of premiums received, and the amount apportioned to policy-holders; also the rate of interest at which the funds were improved. With reference to the important enquiry (No. 5), namely—"the proportion of the annual premium, if any, reserved as a provision for future expenses and profits"—it is hardly necessary to state that every premium is divided into two parts—the portion considered sufficient, improved at compound interest, to meet the claim when death arises; and the portion set aside for expenses. The former is technically termed the "pure" or "net" premium, and the latter, the "margin," or "loading."

With regard then to the fifth question, it is virtually this :—What portion of the “loading” is reserved for future expenses and profits? and the offices marked thus (*) in the tabular statement answer “The whole of the loading is reserved.” The offices marked thus (†) give the percentage of premium reserved, the amount stated by the majority being evidently equivalent to the entire loading. The offices not marked by either asterisk or dagger make special arrangements in providing for future expenses, the particulars relating to which cannot easily be tabulated, and the enquirer is therefore referred to the Parliamentary Returns. It may be stated, however, that the few Companies which still use the Northampton Table and three per cent., have—from the *over* estimate of mortality which that table presents, and the *under* estimate of interest—a sufficient reserve without any additional margin or loading.

The periods of investigation, it will be perceived, vary—some companies valuing the business annually; others at intervals of three, four, five and seven years. An interval of five years is the period generally adopted.

The question relative to “the average rate of Interest at which the Life Assurance Fund of the Company was invested,” is regarded by some officials as somewhat vague; and hence, in the case of several Companies, two rates are given—that which pertains to the funds *actually invested*, and that which pertains to the total Insurance Fund. The figures relating to the latter are placed outside the column.

It may be desirable to explain that where two tables of mortality are set down in the fourth column, as being in use by the offices indicated, the first-mentioned is that employed for the valuation of the bulk of the business; the second-named being made available, for the most part, for special cases.

The Valuation Abstract, it will be observed, contains not only extracts from the last returns, but also from those previously published (annual returns excepted) since the “Life Assurance Act, 1870,” came into operation. The general adoption of the Actuaries H^M Tables in the recent valuations is also worthy of note.*

* A tabular statement is subjoined, showing the “Expectation” or average duration of life, deduced from this table of mortality, as well as the other principal tables, referred to in the Abstract.

EXTRACTS from the Returns furnished in terms of the FIFTH and SIXTH Schedules appended to LIFE ASSURANCE COMPANIES' ACT showing the results of the Valuation as to Surplus, and amount apportioned to Policy-holders.

TITLE.	Date of last Valuation.	No. of years between each Valuation.	Table of Mortality and Rate per Cent.		Number and Amount of Participating Policies.		Premiums received during period under Investigation.	Amount of Profits of ascertained.	Amount divided among Policy-holders.	Average Rate of Interest.
			Table.	Rate.	No.	Amount.				
Alliance	5	Carlisle	3½	3,662	£ 2,343,328	£ 451,949	£ 74,950	£ 40,000	4.51
"	5	Actuaries HM & HM Carlisle	4	3,706	2,482,522	483,723	146,907	80,000	4.46
Argus	5	Carlisle	4	620	363,358	188,154	22,882	8,183	4.41
"	5	Carlisle	4	511	306,492	140,199	39,177	11,327	4.55
Atlas	5	Northampton & Special Do.	3	5,938	3,666,843	523,088	226,761	158,343	4.20
"	5	Do.	3	5,901	3,482,809	481,410	220,622	138,552	4.38
British Empire Mutual	3	Carlisle	3	11,370	2,686,630	250,497	46,920	44,573	4.1
"	3	"	3	12,330	2,977,135	276,438	49,568	47,090	4.1
"	3	Actuaries HM	3½	13,109	3,296,489	305,217	52,394	49,774	4.22
British Equitable	3	English No. 2	4	13,797	2,334,134	276,683	34,617	29,305	4.16
"	3	Do.	4	16,454	2,786,260	324,871	37,850	34,959	4.36
"	3	Do.	4	19,382	3,405,863	377,581	55,107	43,068	4.47
British Workman's	Actuaries HM English No. 3	3½	..	..	85,298	2,120	Nil	..
Briton, Medical and General	5	Carlisle	4	22,569	5,564,769	..	77,079	..	..
Caledonian	7	Carlisle	3	1,747	721,578	290,590	73,240	63,183	4.50
"	7	Actuaries HM	3	4,174	1,667,221	372,652	94,626	71,430	4.27
Church of England	5	Carlisle	3	..	..	..	..	..	..
"	5	Special	4	2,113	1,043,431	365,773	51,753	37,546	4.63
"	5	"	4	2,198	1,097,897	383,054	49,367	35,317	4.75
City (formerly Exchange Advance)	Actuaries HM	3½	8	750	1,895	445	35	5.1

TITLE.	Date of last Valuation.	No. of years between each Valuation.	Table of Mortality and Rate per Cent.		Number and Amount of Participating Policies.		Premiums received during period under Investigation.	Amount of Profits ascertained.	Amount divided among Policy-holders.	Average Rate of Interest.
			Table.	Rate.	No.	Amount.				
City of Glasgow	*1874	5	Carlisle	3½	7,540	£3,849,979	£557,885	£81,950	£72,266	4'60
"	*1879	5	Govt. Exp.	4	9,359	4,399,520	660,180	119,107	97,735	4'60
Clergy Mutual	1876	5	Carlisle	3½						
Clerical, Medical and General ..	*1876	5	Govt. Exp.	3½						
Colonial	*1875	3	Special & Carlisle..	3	6,780	5,811,496	856,939	392,394	343,140	4'24
Commercial Union	*1872	5	Actuaries' H ^M	3	8,797	5,526,383	863,843	307,941	250,000	4'37
"	1877	5	Inst. of Acts. Exp.	4	1,216	247,050	24,760	..	..	5'—
Crown	*1870	5	17 Offices' Exp.	3	2,423	1,721,861	302,433	75,731	58,880	4'70
"	*1875	5	Actuaries H ^M	3½	3,221	2,411,748	422,552	117,724	80,000	4'66
Eagle	*1872	5	Davies' Equit. Exp.	3½	7,013	3,684,214	527,335	82,576	59,901	4'55
"	*1877	5	Actuaries H ^M	3½	8,281	4,206,723	646,206	108,082	83,442	4'50
Economic	*1873	5	Carlisle	4	11,408	6,151,314	1,545,496	188,376	147,723	4'30
"	*1878	5	Do.	4	12,853	7,694,450	1,638,356	183,883*	144,366	4'25
Edinburgh	*1871	7 yrs 7mo	Special	3½	8,192	6,807,636	1,139,070	383,084	275,406	4'44
"	*1878	7	Do.	3½	9,758	8,872,159	1,132,255	484,988	388,180*	4'38
Emperor	1875	5	Actuaries H ^M	3½	5,262	2,892,397	684,154	143,045	128,741	4'45
English and Scottish Law ..	*1870	5	Carlisle	3	9,416	4,545,392	954,851	221,406	199,266	..
"	*1875	5	Actuaries H ^M s & H ^M Carlisle	3	2,319	351,463	64,428	3,842	943	4'—
"	*1875	5	Carlisle	3	3,060	1,853,412	464,865	77,068	67,831	4'64
"	*1875	5	Govt. Anns. Actuaries H ^M	3½	4,133	2,309,330	554,843	93,910	82,146	4'66
"	*1875	5	Govt. Anns.	3						

Equity and Law ..	..	..	*1874	5	Actuaries HM5 & HM	3	1,791	2,500,361	524,967	193,213	155,862	5'04
Friends' Provident	..	..	1872	5	Special ..	3	4,547	3,356,338	331,607	212,358	185,109	4'59
"	..	..	1877	5	Special ..	3	5,422	4,058,540	386,716	259,276	218,989	4'50
General ..	..	..	*1872	5	Equit. Soc. Exp. ..	4	5,224	1,741,650	300,330	55,908	38,734	4'50
"	..	..	1877	5	Carlisle ..	4	7,331	2,349,729	415,719	57,034	49,321	4'49
Globe (Liverpool and London) ..	..	..	1873	5	Actuaries HM ..	4						
Great Britain ..	..	..	1873	5	" ..	3½						
Gresham ..	..	..	1873	3	Various ..	3	897	545,839	193,105	47,937	11,266	4'85
"	..	..	1876	3	Special ..	4	7,156	1,927,233	302,859	20,409	..	4'70
"	..	..	1879	3	17 Offices' Exp. ..	3½	22,409	9,173,225	1,083,653	57,977	45,600	4'87
"	..	..	1879	3	Carlisle ..	3½	22,875	9,253,461	1,150,012	84,614	64,000	4'46 5'20
Guardian ..	..	..	*1874	5	17 Offices' Exp. ..	3½	25,173	9,694,799	1,252,990	91,361	70,400	4'76
Hand-in-Hand ..	..	..	1878	1	17 Offices' Exp. ..	4	2,875	3,002,776	599,023	181,901	128,000	4'48
Imperial ..	..	..	*1871	5	Actuaries HM ..	3	..	..	136,264	..	61,372*	4'52
"	..	..	*1876	5	Carlisle ..	3	2,705	2,105,861	421,304	68,082	51,000	
Imperial Union ..	..	..	1875	4	17 Offices' Exp. ..	4	2,656	2,010,194	406,678	112,301	63,156	4'42
Lancashire	..	..	*1874	5	Actuaries HM ..	4	..	..	23,699	Nil	Nil	..
Law Life ..	..	..	1869	5	Carlisle ..	3½	3,825	1,427,393	208,954	40,987	32,790	4'60
"	..	..	1874	5	Northampton ..	3	6,650	8,234,935*	1,415,075	618,217	494,574	4'22
Law Property ..	..	..	1870	5	Northampton ..	3	6,088	7,673,350*	1,335,644	599,757	479,806	4'27
"	..	..	1875	5	Neison ..	4	652	218,139	66,129	3,426	2,500	4'25
	..	..	1875	5	Actuaries HM ..	4	325	95,550	37,664	Nil	Nil	4'25

Economic.—*In addition to sum divided, £388,180, the sum of £65,000 is reserved for payment of an Annual Contingent Bonus. *Hand-in-Hand.*—*Yearly Reduction of Prem. *Eagle.*—*This sum is exclusive of the amount, viz., £43,245, reserved for 2,712 Policies having guaranteed Bonuses. *Law Life.*—Sums exclusive of Bonus.

TITLE.	Date of last Valuation.	No. of years between each Valuation.	Table of Mortality and Rate per Cent.		Number and Amount of Participating Policies.		Premiums received during period under Investigation.	Amount of Profits ascertained.	Amount divided among Policy-holders.	Average Rate of Interest.
			Table.	Rate.	No.	Amount.				
City of Glasgow	*1874	5	Carlisle	3½	7,540	£ 3,849,979	£ 557,885	£ 81,950	£ 72,266	4'60
"	*1879	5	Govt. Exp.	4	9,359	4,399,520	660,180	119,107	97,735	4'60
Clergy Mutual	1876	5	Govt. Exp.	3½						
Clerical, Medical and General ..	*1876	5	Special & Carlisle ..	3	6,780	5,811,496	856,939	392,394	343,140	4'24
Colonial	*1875	3	Actuaries' H ^m	3	8,797	5,526,383	863,843	307,941	250,000	4'37
Commercial Union	*1872	5	Inst. of Acts. Exp. ..	4	1,216	247,050	24,760	..	..	5'—
"	1877	5	17 Offices' Exp.	3	2,423	1,721,861	302,433	75,731	58,880	4'70
Crown	*1870	5	Actuaries H ^m	3½	3,221	2,411,748	422,552	117,724	80,000	4'66
"	*1875	5	Davies' Equit. Exp. ..	3½	7,013	3,684,214	527,335	82,576	59,901	4'55
Eagle	*1872	5	Actuaries H ^m	3½	8,281	4,206,723	646,266	108,082	83,442	4'50
"	*1877	5	Carlisle	4	11,408	6,151,314	1,545,496	188,376	147,723	4'30
Economic	*1873	5	Do.	4	12,853	7,694,450	1,638,356	183,883*	144,366	4'25
"	*1878	5	Special	3½	8,192	6,807,636	1,139,070	383,084	275,406	4'44
Edinburgh	*1871	7	Do.	3½	9,758	8,872,159	1,132,255	484,988	388,180*	4'38
"	*1878	7	Actuaries H ^m	3	5,262	2,892,397	684,154	143,045	128,741	4'45
Emperor	1875	5	Carlisle	3½	9,416	4,545,392	954,851	221,406	199,266	..
English and Scottish Law	*1870	5	Carlisle	3	2,319	351,463	64,428	3,842	943	4'—
"	*1875	5	Govt. Anns.	3	3,060	1,853,412	464,865	77,068	67,831	4'64
"	"	"	Actuaries H ^m	3½	4,133	2,309,330	554,843	93,910	82,146	4'66

Equity and Law ..	1874	5	Actuaries H ^M & H ^M	3	1,791	2,500,361	524,967	193,213	155,862	5'04
Friends' Provident ..	1872	5	Special ..	3	4,547	3,356,338	331,607	212,358	185,109	4'59
" ..	1877	5	Special ..	3	5,422	4,058,540	386,716	259,276	218,989	4'50
General ..	1872	5	Equit. Soc. Exp. ..	4	5,224	1,741,650	300,330	55,908	38,734	4'50
" ..	1877	5	Carlisle ..	4	7,331	2,349,729	415,719	57,034	49,321	4'49
Globe (Liverpool and London) ..	1873	5	" ..	3½	897	545,839	193,105	47,937	11,266	4'85
Great Britain ..	1873	5	Various ..	3	7,156	1,927,233	302,859	20,409	..	4'70
Gresham ..	1873	3	Special ..	4	22,409	9,173,225	1,083,653	57,977	45,600	4'87
" ..	1876	3	17 Offices' Exp. ..	3½	22,875	9,253,461	1,150,012	84,614	64,000	5'10 5'20
" ..	1879	3	Carlisle ..	3½	25,173	9,694,799	1,252,990	91,361	70,400	4'76
Guardian ..	1874	5	17 Offices' Exp. ..	3	2,875	3,002,776	599,023	181,901	128,000	4'48
Hand-in-Hand ..	1878	1	Carlisle ..	4	..	..	136,264	..	61,372*	4'52
Imperial ..	1871	5	Actuaries H ^M ..	4	2,705	2,105,861	421,304	68,082	51,000	4'42
" ..	1876	5	17 Offices' Exp. ..	3	2,656	2,010,194	406,678	112,301	63,156	4'42
Imperial Union ..	1875	4	17 Offices' Exp. ..	4	..	..	23,699	Nil	Nil	..
Lancashire ..	1874	5	Actuaries H ^M ..	3½	3,825	1,427,393	208,954	40,987	32,790	4'60
Law Life ..	1869	5	Carlisle ..	3½	6,650	8,234,935*	1,415,075	618,217	494,574	4'22
" ..	1874	5	Northampton ..	3	6,088	7,673,350*	1,335,644	599,757	479,806	4'27
Law Property ..	1870	5	Northampton ..	3	652	218,139	66,129	3,426	2,500	4'25
" ..	1875	5	Neison ..	4	325	95,550	37,604	Nil	Nil	4'25

Economic.—*In addition to sum divided, £388,180, the sum of £65,000 is reserved for payment of an Annual Contingent Bonus. *Hand-in-Hand.*—*Yearly Reduction of Prem.
Equity.—*This sum is exclusive of the amount, viz., £43,245, reserved for 2,712 Policies having guaranteed Bonuses. *Law Life.*—Sums *exclusive* of Bonus.

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			Table.	Rate.	No.	Amount.				
Law Union	1874	5	Carlisle	3	1,893	£ 1,087,000	£ 259,734	£ 43,105	£ 30,118	4.48
Legal and General	*1871	5	17 Offices' Exp. ..	3	2,842	3,638,882	637,554	218,317	192,787	4.32
"	*1876	5	Actuaries H ^M & H ^M ..	3	2,759	3,637,836	674,408	219,000	197,100	4.55
Life Association of Scotland	*1871	4	Davies' Exp. (1839) ..	3½	12,928	5,189,887	893,101	253,441	175,243	4.47
"	*1876	5	Actuaries H ^M	3½	15,875	6,429,054	1,368,450	269,024	197,236	4.51
Liverpool and London and Globe	1873	4	Carlisle	4	8,066	4,386,628	860,863	47,581	*	4.70
"	1878	5	" Actuaries' H ^M & H ^M ..	3½	7,990	4,402,306	1,046,129	48,634	*	4.59
London Assurance Corporation	*1870	5	17 Offices' Exp. ..	4	4,047	3,300,331	491,531	248,975	91,794	4.67
"	*1875	5	Gov. Male Anns. ..	3	4,519	3,801,661	777,003	356,441	228,221	4.50
London and Lancashire	*1872	5	Actuaries H ^M & H ^M ..	4	2,461	909,594	222,846	11,373	9,098	4.01
"	1877	5	Gov. Male Anns. ..	3	4,175	1,462,786	230,350	6,875	5,260	4.75
London & Manchester Industrial	1875	6	Carlisle	3	Nil	Nil	66,686	950	Nil	2.50
London and Provincial Law	*1870	5	17 Offices' Exp. ..	3	1,371	1,675,835	349,906	102,692	80,000	4.79
"	*1875	5	Actuaries H ^M & H ^M ..	3	1,387	1,630,592	405,259	49,172	39,338	4.89
London and Southwark	1874	5	Actuaries H ^M	4	226	68,170	11,727	1,943	1,306	4.30
London Life Association	1879	1	Comb. Ex. of Eq. Soc. & Gov. Male Anns. ..	4	5,013	6,411,646	308,223	..	189,296	4.34
Marine and General	1874	5	Carlisle	3	3,393	616,785	155,811	51,808	36,228	4.62
Metropolitan	1879	1	Actuaries H ^M	4	4,445	3,787,509	146,586	..	66,203	4.23
Midland Counties	*1872	5	Finlaison	4	317	79,440	19,342	1,999	996	4.29
"	*1877	5	Actuaries H ^M	4	279	72,172	14,722	2,988	2,204	4.52

Mutual	*1876	3	Actuaries H ^M	..	4	4,177	2,352,889	240,814	*343,322	*	4'55
National (of Ireland)	*1872	5	Carlisle .. .. .	..	3	322	175,449	61,988	24,218	3,266	4'—
"	1877	5	Actuaries H ^M .. .. .	..	4	381	216,149	67,707	34,643	2,660	4'60
National Life	1875	5	Dev. Equit. Exp. Special	3½	3	1,374*	..	40,837*	..	24,956*	4'71
National Guardian	1871	5	Finlaison .. .. .	..	5	44	6,330	3,501	367	191	6'11
"	*1874	3	Finlaison .. .. .	..	5	45	6,480	1,801	..	119	6'—
National Provident	1872	5	Special .. .. .	..	3	19,522	10,085,312	1,186,916	519,224	484,614	3'75
"	1877	5	Do. .. .. .	..	3	20,453	10,480,022	1,229,305	576,402	562,759	3'94
North Brit. and Mercantile	*1870	5	Carlisle .. .. .	..	3½	10,387	7,354,692	1,335,089	216,200	163,044	4'42
"	*1875	5	Actuaries H ^M .. .. .	..	3½	11,135	7,961,195	1,423,420	253,322	231,701	4'47
Northern	*1870	5	Carlisle .. .. .	..	3	6,676	2,958,814	554,641	96,707	74,490	4'—
"	*1875	5	Actuaries H ^M .. .. .	..	3½	7,609	3,512,816	648,108	209,377	115,500	4'25
Norwich Union	*1871	5	Dev. Equit. Exp.	3½	3	9,088	4,800,530	768,365	142,079	113,491	4'39
"	*1876	5	Carlisle .. .. .	..	3½	8,742	4,609,713	720,007	138,897	119,118	4'58
"	1871	5	Gov. M. & F. Anns.	4	823	848,470	..	..	22,561	*	4'66
"	1876	5	Amicable .. .. .	..	3½	..	..	..	23,207	*	..
Patriotic	*1874	5	Carlisle .. .. .	..	3	259	126,477	55,914	2,029	1,352	4'35
Pearl	1872	..	Carlisle .. .. .	..	3	*	*	*	*	*	8'50
Pelican	*1875	7	Actuaries H ^M .. .. .	..	3½	2,067	1,940,265	640,631	193,907	84,644	4'38
Provident	1872	5	North, Carl., Special	3	9,164	4,587,361	..	779,271	355,543	170,661	4'30
"	1877	5	.. .. .	..	3	10,669	5,286,674	848,277	436,500	209,941	4'44
Provident Clerks'	*1872	5	Carlisle .. .. .	..	3	12,194	2,487,751	319,808	80,035	71,000	4'75
"	*1877	5	Do. .. .. .	..	3	15,900	3,246,894	425,782	138,107	113,133	4'70

Mutual.—*The sum £343,322 is the total surplus or profit, which is provisionally distributed among all the Policies, but the Policies to participate are only those which become claims by death during the year, and those in which the bonuses are commuted for reduced Premiums.

National Life.—*These figures relate to the year's transactions—Ins. in Class A. *Norwich Union (Amicable).*—*Amount divided is incl. in amount divided by *Norwich Union, Liverpool and London and Globe.*—*Bonus guaranteed at the outset of the Insurance. *Pearl.*—*All the Policies are Indus. Pels., and none of them share in the Profits.

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			Table.	Rate.	No.	Amount.				
Provincial	5	Special ..	3	2,879	£ 679,066	£ 157,927	£ 4,454	£ 3,563	4'—
"	5	Do. ..	3½	2,869	683,149	169,563	13,634	10,907	4'—
Prudential	5	Do. ..	4	8,558	1,426,921	*1,108,040	76,096	48,000	4'56
"	5	Eng. No. 3 Carlisle	3	13,766	2,081,761	*3,061,929	107,688	83,784	4'47
Queen	5	Actuaries HM ..	3	2,971	1,314,455	199,336	28,843	22,814	4'40
"	5	Carlisle ..	3	3,011	1,264,810	232,739	48,172	34,889	4'50
Reliance	5	Do. ..	3	5,898	1,855,723	304,581	36,420	26,041	4'55
"	5	Davies' Equit. Exp. Actuaries HM ..	3½	6,753	2,306,582	377,215	38,473	Nil	4'61
Rock	7	Northampton ..	3	3,573	3,649,561	1,044,759	544,474	356,811	4'50
Royal	5	Dav. Equit. Exp. ..	3	10,312	4,796,067	974,564	266,665	163,867	4'67
"	5	Carlisle ..	3½	12,054	5,527,451	1,172,315	273,607	203,505	4'42
Royal Exchange Assurance	5	Actuaries HMs and other Tables ..	3	4,219	3,304,019	677,221	167,345	109,290	4'54
"	5	Northampton ..	4	4,421	3,273,251	654,523*	310,208	175,268	4'54
"	5	Equitable ..	4	509	204,703	53,268	6,011	3,591	4'50
Royal Farmers	5	Equit. Soc. Exp. ..	3½	3,918	574,686	88,081	9,214	7,371	4'80
Sceptre	5	Carlisle ..	3½	5,701	863,193	127,644	20,768	14,800	4'85
"	5	Carlisle ..	3½	6,222	2,994,021	1,095,644	228,632	177,549	4'54
Scottish Amicable	7	Eng. No. 1 Carlisle	4	1,162	445,655	53,731	10,491	9,442	4'25
Scottish Commercial	5	17 Offices' Exp. ..	4	10,677	6,674,958	887,003	192,237	178,689	4'28
Scottish Equitable	5	Carlisle ..	3½	12,338	7,412,061	986,002	234,637	219,472	4'26
"	5	Do. ..	3½						
"	5	Do. ..	3						

Scottish Imperial..	..	..	†1870	5	Carlisle	3½	536	218,918	33,620	4,646	3,099	4—
"	..	..	†1875	5	English Actuaries H ^m	4	1,101	460,296	68,170	7,577	6,917	4—
Scottish Metropolitan	..	..	*1879	3	Actuaries H ^m	4	579	240,570	15,269	133	Nil.	4'84
Scottish National	..	..	*1872	4	Carlisle	3	4,261	1,886,800	259,898	46,123	41,511	4'60
"	..	..	*1876	4	Carlisle	3½	6,254*	2,684,224*	337,271	60,140	51,626†	4'60
Scottish Provident	..	..	*1873	7	Inst. of Acts. Exp..	4	4,599	2,287,783	1,377,632	376,578	251,578	4'47
Scottish Provincial	..	..	*1872	5	Carlisle	3½	7,849	3,083,646	488,168	82,948	67,585	4'50
"	..	..	*1877	5	Do.	3	9,784	3,923,226	582,878	94,068	93,484	4—
	..	..			Actuaries H ^m	3½						
	..	..			Govt. Anns.	3½						
Scottish Union ..	..	..	*1871	5	Carlisle	3	7,460	3,916,836	650,011	107,458	89,548	4'40
"	..	..	*1876	5	Do.	3½	8,303	4,466,518	757,900	75,652	63,044	4'35
	..	..			Do.	3½						
Scottish Widows' Fund ..	..	..	*1873	7	Carlisle	3	23,043	16,488,517	3,034,121*	1,275,321	907,732†	4'30
Security ..	..	..	*1873	3	Actuaries H ^m	4	165	22,921	4,642	2,946	Nil.	5'50
Sovereign ..	..	..	*1873	6	Inst. of Acts. Exp..	4	6,283	1,454,875	447,764	36,503	27,911	4'28
Standard ..	..	..	*1870	5	Carlisle	3	24,238	13,236,551	2,460,834	352,830	331,592	4'37
"	..	..	*1875	5	Do.	3½	25,792	14,508,586	2,715,077	507,240	372,710	4'37
	..	..			English No. 1	3						
	..	..			Do.	3½						
Star ..	..	..	†1873	5	Carlisle .. ..	..	13,976	4,998,360	729,045	150,464	135,418	4'55
"	..	..	*1878	5	Actuaries H ^m	3½	16,106	5,517,327	920,509	245,727	197,894	4'60
Sun ..	..	..	†1872	5	Carlisle	4	5,715	3,411,152	588,365	194,206	125,147	4'47
"	..	..	†1877	5	Do.	3	6,089	3,560,572	630,448	231,606	162,928	4'43
	..	..			Do.	3						

Prudential.—*The premium income here quoted relates principally to the *Industrial* Branch, the policies in which do not share in the profits.
Royal Exchange.—*Premiums received after reduction by way of Bonus.
Scottish National.—*523 Policies for £999,949 received only a conditional prospective Bonus. † A balance of profit of £2,500 was carried over to next Division.
Scottish Widows' Fund.—*Includes non-profit Premiums. †The sum of £281,392 is reserved, in addition to the above, as a Guarantee Fund.

TITLE.	Date of last Valuation.	No. of years between each Valuation.	Table of Mortality and Rate per Cent.		Number and Amount of Participating Policies.		Premiums received during period under investigation.	Amount of Profits ascertained.	Amount divided among Policy-holders.	Average Rate of Interest.
			Table.		No.	Amount.				
			Table.	Rate.						
Union	*1872 ..	5	Actuaries H ^m Carlisle ..	3	4,035	2,049,126	£ 414,659	£ 88,565	£ 53,247	4.63
"	*1877 ..	5	Actuaries H ^m ..	3	4,636	2,480,505	469,287	119,933	77,501	4.70
United Kent	1872 ..	5	Special ..	3	1,280	711,895	112,852	54,313	43,450	4.57
"	*1877 ..	5	Do. ..	3	1,279	658,071	110,476	54,934	43,947	4.67
United Kingdom Ass. Corporation	*1872 ..	5	Carlisle ..	3	23	2,600	..	288	..	5.—
"	*1877 ..	5	Carlisle ..	3	—37	—4,300	87,745	2,171	—126	3.—
United Kingdom Temperance	1870 ..	5	Carlisle ..	3	28,866	5,282,073	830,758	240,058	157,695	4.45
"	*1875 ..	5	Actuaries H ^m ..	3	32,829	6,488,642	974,079	348,458	200,638	4.60
Universal	1877 ..	1	Special ..	3	2,199	1,964,794	121,239	49,850	37,534	4.62
University	1870 ..	5	Special ..	3	1,472	1,728,645	245,508	138,204	123,788	4.52
"	1875 ..	5	Special ..	3	1,482	2,068,409	269,119	157,568	100,972	4.52
Wesleyan and General	*1878 ..	5	English No. 3 ..	4	6,950	370,128	77,857	8,104	5,801	4.36
Western Counties & Lond. Mutual	*1873 ..	3	Carlisle ..	4	2,207	377,010	32,219	3,951	..	5.—
"	*1878 ..	5	Do. ..	4	3,285	547,165	66,185	4,804	..	4.30
Westminster and General	*1871 ..	5	Carlisle ..	3	2,322	974,559	176,659	36,212	28,970	4.09
"	*1876 ..	5	Actuaries H ^m ..	3	3,039	1,186,525	218,040	43,546	34,837	4.40
West of England	1872 ..	5	Carlisle ..	3½	6,786	3,022,802	594,867	60,683	46,695	4.37
"	1877 ..	5	Actuaries H ^m ..	4	6,124	2,693,546	526,274	53,990	41,425	4.30
Whittington	1872 ..	3	17 Offices' Exp. ..	4	2,812	593,080	78,326	34,888	4,800	5.10
"	1875 ..	3	17 Offices' Exp. ..	4	3,702	759,460	93,228	8,165	6,535	5.45
Yorkshire	*1870 ..	5	Carlisle & Special ..	3	793	399,333	189,907	38,182	13,308	4.78
"	*1875 ..	5	Carlisle & Special ..	3	1,095	544,501	199,231	56,117	18,730	4.80

EXPECTATION OF LIFE.

Table showing the Expectation or Average duration of Life, deduced from the Northampton, Carlisle, Equitable, Seventeen Offices, English (or National), and Actuaries' HM (Healthy Males) Experience.

Completed Age.	Northampton Experience.	Carlisle Experience.	Equitable Society's Experience.	"Seventeen Offices" Experience.	English (or National) Experience. No. 3 (Males).	Actuaries' HM (Healthy Males) Experience.	Completed Age.
	1780.	1815.	1834.	1843.	1864.	1869.	
	Years.	Years.	Years.	Years.	Years.	Years.	
0	25'18	38'72	..	..	39'91	57'64	0
5	40'84	51'25	..	..	49'71	53'83	5
10	39'78	48'82	48'83	48'36	47'05	49'89	10
11	39'14	48'04	48'02	47'68	46'31	49'38	11
12	38'49	47'27	47'20	47'01	45'54	48'38	12
13	37'83	46'51	46'40	46'33	44'76	47'50	13
14	37'17	45'75	45'60	45'64	43'97	46'60	14
15	36'51	45'00	44'81	44'96	43'18	45'90	15
16	35'85	44'27	44'04	44'27	42'40	45'14	16
17	35'20	43'57	43'27	43'58	41'64	44'23	17
18	34'58	42'87	42'52	42'88	40'90	43'39	18
19	33'99	42'17	41'78	42'19	40'17	42'64	19
20	33'43	41'46	41'06	41'49	39'48	41'98	20
21	32'90	40'75	40'33	40'79	38'80	41'23	21
22	32'39	40'04	39'60	40'09	38'13	40'51	22
23	31'88	39'31	38'88	39'39	37'46	39'84	23
24	31'36	38'59	38'16	38'68	36'79	39'15	24
25	30'85	37'86	37'44	37'98	36'12	38'44	25
26	30'33	37'14	36'73	37'27	35'44	37'65	26
27	29'82	36'51	36'02	36'56	34'77	36'93	27
28	29'30	35'69	35'33	35'86	34'10	36'18	28
29	28'79	35'00	34'65	35'15	33'43	35'47	29
30	28'27	34'34	33'98	34'43	32'76	34'75	30
31	27'76	33'68	33'30	33'72	32'09	34'04	31
32	27'24	33'03	32'64	33'01	31'42	33'30	32
33	26'72	32'36	31'98	32'30	30'74	32'59	33
34	26'20	31'68	31'32	31'58	30'07	31'86	34
35	25'68	31'00	30'66	30'87	29'40	31'15	35
36	25'16	30'32	30'01	30'15	28'73	30'41	36
37	24'64	29'64	29'35	29'44	28'06	29'69	37
38	24'12	28'96	28'70	28'72	27'39	28'97	38
39	23'60	28'28	28'05	28'00	26'72	28'27	39
40	23'08	27'61	27'40	27'28	26'06	27'57	40
41	22'56	26'97	26'74	26'56	25'39	26'85	41
42	22'04	26'34	26'07	25'84	24'73	26'14	42
43	21'54	25'71	25'40	25'12	24'07	25'42	43
44	21'03	25'09	24'75	24'40	23'41	24'69	44
45	20'52	24'46	24'10	23'69	22'76	23'98	45
46	20'02	23'82	23'44	22'97	22'11	23'27	46
47	19'51	23'17	22'78	22'27	21'46	22'57	47
48	19'00	22'50	22'12	21'56	20'82	21'89	48
49	18'49	21'81	21'47	20'87	20'17	21'20	49

TABLE—EXPECTATION OF LIFE—(continued).

Completed Age.	Northampton Experience.	Carlisle Experience.	Equitable Society's Experience.	"Seventeen Offices' " Experience.	English (or National) Experience. No. 3 (Males)	Actuaries' HM (Healthy Males) Experience.	Completed Age.
	1780.	1815.	1834.	1848.	1864.	1869.	
	Years.	Years.	Years.	Years.	Years.	Years.	
50	17'99	21'11	20'83	20'18	19'54	20'51	50
51	17'50	20'39	20'20	19'50	18'90	19'84	51
52	17'02	19'68	19'59	18'82	18'28	19'17	52
53	16'54	18'97	19'00	18'16	17'67	18'50	53
54	16'06	18'28	18'43	17'50	17'06	17'81	54
55	15'58	17'58	17'85	16'86	16'45	17'14	55
56	15'10	16'89	17'28	16'22	15'86	16'53	56
57	14'63	16'21	16'71	15'59	15'26	15'90	57
58	14'15	15'55	16'15	14'97	14'68	15'26	58
59	13'68	14'92	15'60	14'37	14'10	14'64	59
60	13'21	14'34	15'06	13'77	13'53	13'99	60
61	12'75	13'82	14'51	13'18	12'96	13'42	61
62	12'28	13'31	13'96	12'61	12'41	12'83	62
63	11'81	12'81	13'42	12'05	11'87	12'26	63
64	11'35	12'30	12'88	11'51	11'34	11'72	64
65	10'88	11'79	12'35	10'97	10'82	11'17	65
66	10'42	11'27	11'83	10'46	10'32	10'65	66
67	9'96	10'75	11'32	9'96	9'83	10'12	67
68	9'50	10'23	10'82	9'47	9'36	9'61	68
69	9'05	9'70	10'32	9'00	8'90	9'13	69
70	8'60	9'18	9'84	8'54	8'45	8'68	70
71	8'17	8'65	9'36	8'10	8'03	8'16	71
72	7'74	8'16	8'88	7'67	7'62	7'65	72
73	7'33	7'72	8'42	7'26	7'22	7'24	73
74	6'92	7'33	7'97	6'86	6'85	6'83	74
75	6'54	7'01	7'52	6'48	6'49	6'56	75
76	6'18	6'69	7'08	6'11	6'15	6'17	76
77	5'83	6'40	6'64	5'76	5'82	5'85	77
78	5'48	6'12	6'20	5'42	5'51	5'48	78
79	5'11	5'80	5'78	5'09	5'21	5'22	79
80	4'75	5'51	5'38	4'78	4'93	4'93	80
81	4'41	5'21	5'00	4'48	4'66	4'61	81
82	4'09	4'93	4'63	4'18	4'41	4'36	82
83	3'80	4'65	4'30	3'90	4'17	4'04	83
84	3'58	4'39	4'00	3'63	3'95	3'84	84
85	3'37	4'12	3'73	3'36	3'73	3'58	85
86	3'19	3'90	3'50	3'10	3'53	3'44	86
87	3'01	3'71	3'31	2'84	3'34	3'26	87
88	2'86	3'59	3'11	2'59	3'16	3'05	88
89	2'66	3'47	2'91	2'35	3'00	2'94	89
90	2'41	3'28	2'65	2'11	2'84	2'68	90
91	2'09	3'26	2'36	1'89	2'69	2'46	91
92	1'75	3'37	2'03	1'67	2'55	2'25	92
93	1'37	3'48	1'70	1'47	2'41	2'34	93
94	1'05	3'53	1'31	1'28	2'29	2'90	94
95	75	3'53	1'05	1'12	2'17	1'90	95
96	50	3'46	75	99	2'06	1'06	96
97	..	3'28	50	89	1'95	1'00	97
98	..	3'07	..	75	1'85	50	98
99	..	2'77	..	50	1'76	..	99

COMPARATIVE RATES OF PREMIUM.

THE extensive publicity given to the system of Life Insurance by newspaper advertising, and through the medium of prospectuses and circulars, renders it hardly necessary to state that the practice in most Offices is, to present to the applicant, desirous of securing a sum payable at death, several modes of payment of the premium. Of these, the two most generally used are:—A fixed rate of premium payable by yearly, half-yearly, or quarterly instalments, securing not only the sum insured, but also right to participate in the surplus or profits; and a fixed rate, lower in amount than the preceding, securing the sum insured alone. The former is termed the “With Profits,” or participation rate of premium; the latter the “Without Profits,” or non-participation rate.

With a view to making the *Insurance Register* useful by way of reference, a table of rates of the various Offices is inserted, compiled from the Whole Term of Life tables, with and without profits. To economise space, the rate of premium is quoted at intervals of five years from 15 to 30, and at similar intervals from 40 to 60, while from 30 to 40 the rate is given consecutively, the average age of entry upon Life Insurance being between thirty and forty years.

A considerable number of Offices revised their rates of premium during the past year. The alterations will be found in the annexed Tables.

Some Companies publish rates of premium promising certain special advantages to those who join the scheme. A few of these are referred to by marginal note in the annexed Tables.

LIFE INSURANCE: COMPARATIVE RATES OF YEARLY

TABLE showing the Annual Premium payable during Life, charged by existing

NOTE.—The Premium is calculated

TITLE.	15		20		25		30		31		32		33		34		35	
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.
Alliance	1	12 8	1	16 11	2	2 6	2	9 2	2	10 6	2	11 10	2	13 4	2	14 11	2	16 8
Atlas	1	15 2	1	19 4	2	4 3	2	10 2	2	11 6	2	12 11	2	14 4	2	15 10	2	17 5
British Empire Mutual ...	1	13 4	1	17 6	2	2 4	2	8 3	2	9 7	2	10 11	2	12 5	2	13 10	2	15 4
British Equitable.....	..	..	1	18 1	2	3 0	2	9 0	2	10 4	2	11 9	2	13 3	2	14 10	2	16 6
British Workman's	1	12 8	1	17 3	2	2 0	2	7 11	2	9 3	2	10 7	2	12 1	2	13 8	2	15 2
*Briton Life Association ...	1	14 9	1	19 4	2	5 2	2	11 11	2	13 4	2	14 11	2	16 7	2	18 3	3	0 2
Briton, Medical & General	1	14 6	1	18 4	2	3 10	2	10 12	2	11 4	2	12 9	2	14 3	2	15 10	2	17 6
Caledonian	1	15 6	1	19 5	2	4 2	2	9 10	2	10 11	2	12 1	2	13 5	2	14 9	2	16 1
Church of England.....	..	..	1	17 4	2	1 6	2	6 10	2	8 12	2	9 6	2	10 10	2	12 4	2	13 11
City	1	13 1	1	17 4	2	2 0	2	7 7	2	8 10	2	10 2	2	11 6	2	13 0	2	14 6
City of Glasgow	1	12 11	1	17 0	2	2 3	2	8 5	2	9 8	2	10 11	2	12 4	2	13 10	2	15 5
Clergy Mutual	1	11 0	1	15 0	2	0 2	2	6 4	2	7 6	2	8 8	2	10 0	2	11 6	2	13 0
Clerical, Med. and General	1	13 3	1	17 3	2	2 6	2	8 9	2	10 0	2	11 3	2	12 9	2	14 3	2	15 9
Colonial	1	16 8	1	22 5	2	9 2	2	11 4	2	12 7	2	14 0	2	15 4	2	16 10	2	18 5
Commercial Union	1	15 0	1	18 10	2	3 8	2	9 5	2	10 7	2	11 9	2	13 0	2	14 4	2	15 9
Crown	1	14 10	1	19 4	2	3 8	2	9 3	2	10 7	2	11 11	2	13 3	2	14 9	2	16 3
Eagle.....	1	18 4	1	22 5	2	7 2	2	10 8	2	11 10	2	13 12	2	14 4	2	15 8	2	17 1
Economic	1	10 8	1	14 7	2	1 19	2	4 3	2	5 5	2	6 8	2	8 0	2	9 5	2	10 11
Edinburgh	1	13 1	1	17 4	2	2 0	2	7 7	2	8 10	2	10 2	2	11 6	2	13 0	2	14 6
Emperor	1	14 0	1	18 4	2	3 4	2	9 3	2	10 7	2	12 0	2	13 4	2	14 11	2	16 6
English and Scottish Law	1	15 3	1	19 6	2	4 6	2	9 9	2	10 11	2	12 2	2	13 6	2	15 0	2	16 6
Equitable	1	18 7	2	3 7	2	8 1	2	13 5	2	14 7	2	15 9	2	17 1	2	18 5	2	19 10
Equitable (U. States).....	..	..	1	19 9	2	5 5	2	6 8	2	8 1	2	9 4	2	11 7	2	12 11	2	14 9
Equity and Law	1	14 1	1	18 3	2	3 2	2	8 10	2	10 12	2	11 6	2	12 11	2	14 3	2	15 10
Friends' Provident	1	14 2	1	17 6	2	1 3	2	5 9	2	6 9	2	7 9	2	8 10	2	10 0	2	11 2
General	1	15 10	1	19 1	2	4 0	2	9 10	2	11 12	2	12 5	2	13 9	2	15 1	2	16 6

Briton Life Association.—*Policies payable during Life at age of 75, or sooner in case of death. Indisputable after

PREMIUM WITH RIGHT TO PARTICIPATE IN PROFITS.

British Offices, for the Insurance of £100 on Healthy or Select Lives.

for Age NEXT BIRTHDAY.

36			37			38			39			40			45			50			55			60			TITLE.	
£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.		
2	18	5	3	0	4	3	2	4	3	4	5	3	6	6	3	17	8	4	14	2	5	19	11	7	14	11	Alliance.	
2	19	0	3	0	9	3	2	6	3	4	4	3	6	3	3	17	4	4	11	1	5	8	8	6	11	10	Atlas	
2	16	6	2	18	7	3	0	4	3	2	3	3	4	2	3	15	7	4	11	1	5	13	7	7	4	0	British Empire Mutual.	
2	18	2	3	0	0	3	1	1	3	3	1	3	6	0	3	18	2	4	14	3	5	16	4	7	7	2	British Equitable.	
2	16	1	1	2	18	9	3	0	7	3	2	5	3	4	6	3	16	5	4	12	3	5	13	1	7	4	0	British Workman's.
3	2	1	3	4	2	3	6	3	3	8	7	3	10	7	4	2	0	5	0	3	6	11	0	8	17	0	Briton Life Association.	
2	19	3	3	1	1	3	3	0	3	5	0	3	6	9	3	16	2	4	10	10	5	14	8	7	5	6	Briton, Medical & General	
2	17	7	2	19	3	3	1	0	3	2	9	3	4	6	3	14	6	4	8	6	5	9	6	6	15	9	Caledonian.	
2	15	8	2	17	5	2	19	4	3	1	4	3	3	6	3	16	3	4	13	4	5	16	5	7	7	6	Church of England.	
2	16	1	2	17	9	2	19	6	3	1	3	3	3	2	3	14	2	4	9	0	5	9	1	6	15	8	City.	
2	17	0	2	18	10	3	0	7	3	2	6	3	4	6	3	14	10	4	9	10	5	12	9	6	16	4	City of Glasgow	
2	14	8	2	16	6	2	18	4	3	0	2	3	2	2	3	12	4	4	7	4	5	10	4	7	1	6	Clergy Mutual.	
2	17	6	2	19	3	3	1	0	3	3	0	3	5	0	3	15	6	4	10	9	5	13	9	7	4	9	Clerical, Med. & General.	
3	0	0	3	1	8	3	3	6	3	5	4	3	7	4	3	18	10	4	13	1	5	13	1	7	1	1	Colonial.	
2	17	3	2	18	1	3	0	8	3	2	5	3	4	2	3	13	10	4	7	8	5	9	2	6	17	8	Commercial Union.	
2	17	10	2	19	7	3	1	4	3	3	2	3	5	1	3	16	10	4	12	5	5	13	3	7	1	11	Crown.	
2	18	7	3	0	2	3	1	10	3	3	7	3	5	5	3	16	6	4	11	4	5	10	1	1	6	4	Eagle.	
2	12	6	2	14	2	2	15	1	2	17	9	2	19	9	3	11	9	4	7	6	5	4	8	6	7	5	Economic.	
2	16	1	2	17	9	2	19	6	3	1	3	3	3	2	3	14	2	4	9	0	5	9	1	6	15	8	Edinburgh.	
2	18	2	2	19	10	3	1	7	3	3	7	3	5	7	3	17	2	4	13	0	5	16	0	7	7	1	Emperor.	
2	18	6	3	0	3	3	2	3	3	4	3	3	6	6	3	17	9	4	10	9	5	13	9	7	4	6	English & Scottish Law.	
3	1	4	3	2	10	3	4	6	3	6	2	3	7	1	3	17	1	4	10	8	5	6	4	6	7	4	Equitable.	
2	14	6	2	16	4	2	18	4	3	0	5	3	2	7	3	15	1	4	14	4	5	19	10	7	15	3	Equitable (U. States).	
2	17	5	2	19	0	3	0	9	3	2	7	3	4	6	3	15	7	4	10	9	5	12	6	7	2	5	Equity and Law.	
2	12	5	2	13	8	2	15	1	2	16	6	2	18	1	3	7	0	3	19	3	4	16	8	6	1	9	Friends' Provident.	
2	18	2	2	19	10	3	1	7	3	3	5	3	5	4	3	16	8	4	12	8	5	11	8	6	18	0	General.	

years, with whole-world leave of residence. Ordinary Profit Policies, same rates as those of *Briton, Medical and General*.

TITLE.	15	20	25	30	31	32	33	34	35
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Great Britain .....	..	1 18 10	2 3 0	2 8 4	2 9 7	2 11 0	2 12 4	2 13 10	2 15 5
Gresham .....	..	1 19 7	2 4 0	2 9 7	2 10 9	2 12 0	2 13 5	2 15 0	2 16 7
Guardian	1 17 6	2 1 6	2 5 4	2 10 4	2 11 5	2 12 7	2 13 10	2 15 2	2 16 7
Hand-in-Hand	1 13 10	1 19 2	2 4 2	2 10 8	2 12 2	2 13 9	2 15 4	2 17 0	2 18 9
Imperial	1 17 4	2 0 10	2 5 0	2 10 3	2 11 5	2 12 7	2 13 10	2 15 3	2 16 8
Imperial Union	1 15 6	1 18 9	2 3 2	2 8 5	2 9 8	2 11 2	2 12 8	2 14 2	2 15 8
Lancashire .....	..	1 17 0	2 3 0	2 8 6	2 9 6	2 10 9	2 12 0	2 13 10	2 15 0
Law	1 14 8	1 19 3	2 3 8	2 9 4	2 10 7	2 11 10	2 13 3	2 14 8	2 16 2
Law Property	1 14 5	1 19 0	2 3 10	2 9 5	2 10 8	2 12 0	2 13 5	2 14 10	2 16 5
Law Union	1 14 2	1 18 8	2 3 7	2 9 4	2 10 5	2 11 9	2 13 3	2 14 9	2 16 7
Legal and General .....	..	2 0 4	2 5 1	2 10 9	2 12 0	2 13 4	2 14 8	2 16 1	2 17 7
Life Asso. of Scotland {	..	1 18 6	2 4 0	2 10 0	2 11 0	2 12 4	2 14 0	2 15 4	2 17 0
Life Asso. of Scotland *	..	1 12 0	1 17 0	2 2 0	2 3 0	2 4 0	2 5 0	2 6 0	2 7 0
Liver. & London & Globe	1 13 6	1 17 8	2 1 1	2 9 3	2 10 5	2 11 9	2 13 2	2 14 8	2 16 3
London and County Prov.	..	2 0 8	2 5 9	2 11 7	2 12 9	2 14 0	2 15 3	2 16 8	2 18 2
London and Lancashire ..	1 11 10	1 15 10	2 0 10	2 6 10	2 8 0	2 9 3	2 10 8	2 12 1	2 13 7
London & Provincial Law..	..	1 18 1	2 4 0	2 9 10	2 11 1	2 12 4	2 13 8	2 15 1	2 16 6
London and Southwark ..	1 13 10	1 18 0	2 3 0	2 9 4	2 10 8	2 12 0	2 13 4	2 14 10	2 16 5
London Assur. Corporation	1 15 1	1 19 10	2 4 0	2 9 6	2 10 8	2 12 0	2 13 4	2 14 9	2 16 3
Lond., E. Ind. & Colonial*	..	2 2 1	2 7 3	2 12 9	2 13 1	2 15 2	2 16 6	2 17 1	2 19 4
London Life Association ..	2 4 0	2 9 0	2 13 6	2 19 3	3 0 6	3 2 0	3 3 6	3 5 3	3 7 0
Marine & General Mutual..	..	1 19 4	2 4 3	2 10 2	2 11 6	2 12 1	2 14 4	2 15 10	2 17 5
Masonic and General .....	..	1 17 3	2 2 6	2 8 9	2 10 0	2 11 3	2 12 9	2 14 3	2 16 0
Metropolitan .....	..	1 19 6	2 4 0	2 9 9	2 11 1	2 12 7	2 14 1	2 15 8	2 17 5
Midland Counties	1 17 3	1 6 2	2 4 10	2 9 1	2 11 0	2 12 2	2 13 5	2 14 9	2 16 2
Mutual	1 12 10	1 17 9	2 2 7	2 8 10	2 10 3	2 11 9	2 13 3	2 14 1	2 16 8
Mutual Provid. Alliance ..	1 14 2	1 18 8	2 3 4	2 9 9	2 11 2	2 12 7	2 14 1	2 15 8	2 17 3
National (of Ireland)	1 14 5	1 18 10	2 3 1	2 8 7	2 9 9	2 11 2	2 12 6	2 13 1	2 15 5
National	1 16 1	2 0 8	2 5 0	2 10 4	2 11 6	2 12 9	2 14 2	2 15 7	2 17 1
National Guardian	1 13 8	1 17 1	2 2 3	2 8 6	2 9 5	2 11 0	2 12 5	2 13 1	2 15 6
National Provident	1 15 2	1 19 4	2 4 3	2 10 2	2 11 6	2 12 1	2 14 4	2 15 10	2 17 5

Life Association of Scotland.—* New low rates of Premium, participating proportionately in Profits.
Lond., E. India & Colonial.—* Annual Premium limited to 30 Payments.

36			37			38			39			40			45			50			55			60			TITLE.	
£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.		
2	17		2	2	18	11	3	0	10	3	2	10	3	5	0	3	17	9	4	14	10	5	17	11	7	9	0	Great Britain.
2	18		3	3	0	0	3	1	10	3	3	10	3	5	10	3	18	3	4	14	7	5	16	5	7	6	0	Gresham.
2	18		0	2	19	6	3	1	1	3	2	9	3	4	6	3	15	2	4	9	3	5	8	4	6	14	6	Guardian.
3	0		7	3	2	7	3	4	7	3	6	8	3	8	10	4	2	2	4	19	3	6	1	6	7	10	7	Hand-in-Hand.
2	18		2	2	19	8	3	1	4	3	3	1	3	4	11	3	15	10	4	10	2	5	8	11	6	14	1	Imperial.
2	17		4	2	19	0	3	0	10	3	2	8	3	4	6	3	15	4	4	11	9	5	11	5	6	19	11	Imperial Union.
2	16		6	2	18	0	2	19	9	3	1	6	3	3	6	3	15	0	4	10	6	5	9	6				Lancashire.
2	17		9	2	19	5	3	1	2	3	2	11	3	4	10	3	16	3	4	11	0	5	10	9	6	17	6	Law.
2	18		0	2	19	9	3	1	6	3	3	6	3	5	6	3	17	2	4	12	7	5	13	4	7	1	3	Law Property.
2	17		8	2	19	4	3	1	2	3	3	2	3	5	3	3	17	0	4	12	0	5	12	8	7	1	5	Law Union.
2	19		1	3	0	8	3	2	4	3	4	1	3	5	11	3	16	7	4	10	9	5	11	6	6	19	5	Legal and General.
2	18		4	3	0	0	3	1	4	3	3	4	3	5	4	3	17	4	4	13	4	5	14	8	7	3	4	} Life Asso. of Scotland.
2	8		0	2	9	0	2	11	0	2	13	0	2	15	0	3	7	0	4	2	0	5	2	0	6	10	0	
2	18		0	2	19	9	3	1	7	3	3	7	3	5	6	3	16	0	4	11	3	5	14	8	7	5	11	Liver. & London & Globe.
2	19		8	3	1	4	3	3	0	3	4	9	3	6	7	3	16	3	4	10	0	5	10	10	6	18	10	London & County Prov.
2	15		2	2	16	11	2	18	8	3	0	6	3	2	4	3	12	5	4	6	10	5	9	1	6	18	11	London and Lancashire.
2	18		0	2	19	8	3	1	3	3	3	0	3	4	10	3	15	9	4	10	2	5	8	8	6	17	8	London & Provincial Law.
2	18		1	2	19	10	3	1	9	3	3	8	3	5	8	3	16	3	4	12	2	5	15	10	7	7	9	London and Southwark.
2	17		10	2	19	5	3	1	2	3	3	0	3	4	11	3	16	5	4	11	5	5	11	5	7	2	11	Lond. Assur. Corporation.
3	0		10	3	2	5	3	4	0	3	5	9	3	7	7	3	18	7	4	13	7	5	14	6	7	4	0	London, E. Ind. & Col.
3	8		9	3	10	9	3	12	9	3	14	9	3	17	0	4	9	9	5	7	6	6	9	6	7	15	0	London Life Association.
2	19		0	3	0	9	3	2	6	3	4	4	3	6	3	3	17	4	4	11	1	5	8	8	6	11	10	Marine & General Mutual.
2	17		6	2	19	3	3	1	0	3	3	0	3	5	0	3	15	6	4	10	6	5	13	6	7	4	9	Masonic and General.
2	19		1	3	0	9	3	2	7	3	4	5	3	6	4	3	18	11	4	12	0	5	14	0	7	2	10	Metropolitan.
2	17		8	2	19	3	3	0	10	3	2	8	3	4	8	3	15	0	4	9	6	5	7	11	6	13	10	Midland Counties.
2	18		6	3	0	5	3	2	5	3	4	6	3	6	8	4	0	2	4	17	11	6	2	1	7	15	2	Mutual.
2	18		11	3	0	8	3	2	5	3	4	2	3	5	11	3	16	3	4	11	1	5	10	6	6	13	5	Mutual Provid. Alliance.
2	17		0	2	18	9	3	0	6	3	2	3	3	4	3	3	16	0	4	11	7	5	12	9	7	1	8	National (of Ireland).
2	18		7	3	0	3	3	2	0	3	3	10	3	5	9	3	17	2	4	12	8	5	13	8	6	19	10	National.
2	17		2	2	18	11	3	0	9	3	2	8	3	4	8	3	13	8	4	6	8	5	8	9	6	18	8	National Guardian.
2	19		0	3	0	9	3	2	6	3	4	4	3	6	3	3	17	4	4	11	1	5	8	8	6	11	10	National Provident.

TITLE.	15			20			25			30			31			32			33			34			35			
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	
New York	1	19	9	2	5	5	2	6	8	2	8	12	9	7	2	11	12	12	9	12	12	9
North Brit. & Mercantile..	1	13	11	1	18	2	2	3	5	2	9	10	2	11	12	12	5	2	13	10	2	15	5	2	17	0	5	
Northern	1	13	8	1	18	4	2	2	10	2	8	8	2	9	11	2	11	4	2	12	9	2	14	3	2	15	10	
Norwich Union	{	1	19	4	2	2	8	2	6	8	2	11	9	2	12	11	2	14	2	2	15	5	2	16	9	2	18	2
		* 1	14	9	1	19	6	2	3	8	2	8	10	2	10	0	2	11	1	2	12	3	2	13	6	2	14	10
Patriotic	1	13	2	1	17	4	2	2	7	2	8	6	2	10	0	2	11	4	2	12	9	2	14	3	2	15	10	
Pearl*.....	1	15	7	2	0	4	2	5	6	2	11	9	2	13	2	2	14	7	2	16	2	2	17	10	2	19	6	
Pelican	1	15	0	1	19	3	2	4	4	2	10	4	2	11	8	2	13	1	2	14	6	2	16	0	2	17	7	
Positive* .....	..	..	2	2	6	2	7	2	2	12	10	2	14	1	2	15	5	2	16	10	2	18	3	2	19	10	
Protector ... ..	..	..	1	19	7	2	4	0	2	9	7	2	10	9	2	12	0	2	13	5	2	15	0	2	16	7	
Provident	1	15	2	1	19	4	2	4	3	2	10	2	2	11	6	2	12	1	2	14	4	2	15	10	2	17	5	
Provident Clerks	1	11	11	1	16	1	2	0	1	2	6	4	2	7	7	2	8	10	2	10	3	2	11	9	2	13	5	
Provincial	1	14	6	1	19	1	2	3	5	2	9	1	2	10	4	2	11	8	2	13	0	2	14	6	2	16	0	
Prudential .....	..	..	1	17	1	2	3	2	2	9	6	2	10	9	2	12	1	2	13	6	2	15	0	2	16	8	
Queen .....	..	..	1	18	10	2	3	9	2	9	4	2	10	6	2	11	9	2	13	1	2	14	5	2	16	0	
Reliance	1	13	1	1	17	7	2	2	1	2	9	4	2	10	8	2	12	1	2	13	7	2	15	1	2	16	9	
Rock	1	18	7	2	3	7	2	8	1	2	13	5	2	14	7	2	15	9	2	17	1	2	18	5	2	19	10	
Royal	1	15	6	1	19	4	2	4	2	2	9	9	2	11	0	2	12	2	2	13	5	2	14	9	2	16	2	
Royal Exchange Assurance	1	16	8	2	0	1	2	5	1	2	11	7	2	12	10	2	14	1	2	15	4	2	16	9	2	18	2	
Royal Farmers'	1	13	4	1	16	10	2	1	2	2	7	5	2	8	9	2	10	1	2	11	6	2	13	0	2	14	6	
Sceptre	1	13	1	1	17	6	2	2	4	2	8	8	2	9	10	2	11	0	2	12	6	2	14	1	2	15	8	
Scottish Amicable	{	1	16	1	2	1	2	6	5	2	11	9	2	12	1	2	14	2	2	15	5	2	16	9	2	18	2	
		* 1	4	2	1	8	6	1	12	0	1	16	7	1	17	7	1	18	8	1	19	9	2	0	1	12	2	2
Scottish Commercial.....	..	..	1	19	3	2	3	8	2	9	1	2	10	3	2	11	6	2	12	10	2	14	4	2	16	0	
Scottish Equitable	{	2	1	1	2	1	2	5	3	2	10	3	2	11	5	2	12	8	2	14	0	2	15	5	2	16	10	
		* 2	0	0	2	0	5	2	2	3	5	9	2	6	7	2	7	6	2	8	6	2	9	7	2	10	9	
Scottish Imperial .....	..	..	1	15	8	2	0	6	2	6	7	2	8	0	2	9	5	2	10	10	2	12	5	2	14	1	
Scottish Metropolitan	{	1	13	8	1	14	9	1	16	10	2	0	8	2	1	8	2	2	8	2	3	1	12	5	2	2	6	7
		* 2	9	4	2	9	9	2	11	3	2	14	8	2	15	7	2	16	6	2	17	8	2	18	10	3	0	3
Scottish Provident ....	{	..	..	..	..	1	18	0	2	1	6	2	2	6	2	3	5	2	4	6	2	5	7	2	6	10	
		* ..	..	..	..	2	12	6	2	15	4	2	16	2	2	17	1	2	18	0	2	19	0	3	0	2	
Scottish Provincial	1	12	8	1	17	5	2	2	0	2	7	1	2	9	3	2	10	8	2	12	2	2	13	8	2	15	4	
Scottish Union and	{	..	..	1	18	0	2	3	3	2	10	0	2	11	3	2	12	9	2	14	0	2	15	6	2	17	0
National		* 1	1	15	0	1	17	6	2	1	3	2	2	0	2	3	0	2	4	0	2	5	0	2	6	6

Norwich Union.—* "Old Series, or Tontine," Scheme of division.

Pearl.—* Fixed Surrender Value of 40 per Cent., after payment of Third Annual Premium.

Positive.—* Annual Premium for thirty payments. Fixed Surrender Value of 40 per cent. after Second Annual Premium.

36	37	38	39	40	45	50	55	60	TITLE.
<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	
2 14 6	2 16 4	2 18 4	3 0 5	3 2 7	3 15 11	4 14 4	5 19 10	7 15 3	New York.
2 18 6	3 0 2	3 2 0	3 4 1	3 6 1	3 13 16	7 4 11	11 5 11	26 16 2	North Brit. & Mercantile.
2 17 5	2 19 3	3 0 1	3 2 1	3 4 1	3 10 3	16 9 4	12 4 5	13 27 1	Northern.
2 19 8	3 1 3	3 2 1	3 4 8	3 6 3	3 17 7	4 12 5	12 5 12	67 2 0	} Norwich Union.
2 16 2	2 17 6	2 19 0	3 0 6	3 2 0	3 11 0	4 6 0	5 5 3	36 11 3	
2 17 6	2 19 3	3 1 1	3 3 0	3 5 0	3 15 4	4 8 1	11 5 9	16 18 11	Patriotic.
3 1 6	3 3 6	3 5 5	3 7 5	3 9 4	4 1 1	10 4 18	26 1 2	27 13 3	Pearl.
2 19 3	3 0 1	3 2 8	3 4 6	3 6 5	3 17 4	4 10 7	5 6 4	6 7 4	Pelican.
3 1 5	3 3 1	3 4 1	3 6 9	3 8 9	4 0 4	16 1 ..	.. ..	.. ..	Positive.*
2 18 3	3 0 0	3 1 1	3 3 1	3 5 1	3 18 3	4 14 3	14 7 5	16 5 7	Protector.
2 19 0	3 0 9	3 2 6	3 4 4	3 6 3	3 17 6	4 11 4	15 8 8	86 11 10	Provident.
2 15 1	2 16 1	2 18 9	3 0 8	3 2 8	3 16 1	4 12 2	5 17 1	47 11 7	Provident Clerks.
2 17 7	2 19 3	3 0 1	3 2 9	3 4 8	3 16 2	4 11 1	15 11 1	16 18 1	Provincial.
2 18 4	3 0 2	3 2 0	3 3 1	3 5 1	3 16 6	4 11 1	15 15 4	47 6 11	Prudential.
2 17 6	2 19 3	3 1 1	3 3 0	3 5 0	3 14 3	4 9 0	5 10 0	6 17 9	Queen.
2 18 4	3 0 1	3 1 1	3 3 1	3 5 1	3 18 0	4 14 2	5 13 8	86 18 6	Reliance.
3 1 4	3 2 1	3 4 6	3 6 2	3 7 1	3 17 1	4 10 8	5 6 4	46 7 4	Rock.
2 17 7	2 19 1	3 0 8	3 2 4	3 4 1	3 14 6	4 8 3	5 10 6	67 1 3	Royal.
2 19 8	3 1 2	3 2 9	3 4 6	3 6 3	3 17 0	4 11 3	5 8 6	66 10 7	Royal Exchange Assur.
2 16 1	2 17 9	2 19 6	3 1 4	3 3 4	3 15 0	4 10 7	5 10 2	26 18 7	Royal Farmers'.
2 17 4	2 19 0	3 0 1	3 2 9	3 4 8	3 15 4	4 10 6	5 13 4	47 4 6	Sceptre.
2 19 8	3 1 2	3 2 1	3 4 5	3 6 3	3 16 3	4 9 3	15 5 1	16 6 4	} Scottish Amicable.
2 3 6	2 4 1	2 6 4	2 7 1	2 9 7	2 18 8	3 10 9	4 6 4	5 7 2	
2 17 8	2 19 4	3 1 1	3 2 1	3 4 1	3 16 8	4 12 2	.. ..	.. ..	Scottish Commercial.
2 18 5	3 0 0	3 1 9	3 3 6	3 5 5	3 16 7	4 10 9	5 9 1	106 15 5	} Scottish Equitable.
2 12 0	2 13 3	2 14 8	2 16 1	2 17 8	3 7 1	4 0 1	.. ..	.. ..
2 15 9	2 17 7	2 19 5	3 1 4	3 3 5	3 15 8	4 11 7	5 12 1	107 1 6	Scottish Imperial.
2 8 0	2 9 6	2 11 1	2 12 1	2 14 9	2 17 3	3 19 4	4 19 7	6 6 1	} Scottish Metropolitan.
3 1 6	2 11 3	2 13 4	2 15 5	2 17 7	3 17 7	4 9 2	5 6 7	6 11 0	
2 8 2	2 9 8	2 11 3	2 12 1	2 14 9	2 17 3	3 19 4	4 19 7	6 6 1	} Scottish Provident.
3 1 5	2 9 3	2 11 4	2 13 5	2 15 9	2 17 3	3 19 4	4 19 7	6 6 1	
2 17 0	2 18 1	3 0 8	3 2 7	3 4 8	3 16 5	4 11 8	5 12 2	27 0 0	Scottish Provincial.
2 18 6	3 0 0	3 2 0	3 3 6	3 5 0	3 15 0	4 10 0	5 11 0	7 0 0	} Scottish Union and National.
2 8 0	2 9 6	2 11 1	2 12 1	2 14 9	2 17 3	3 19 4	4 19 7	6 6 1	

Scottish Amicable.—* Minimum Premium Scheme.

Scottish Equitable.—* Non-forfeitable System—Premiums payable for 33 years, with ultimate Participation in Profits.

Scottish Union and National.—* Early Bonus Scheme. † Deferred Bonus Scheme.

Scottish Metropolitan.—* Ann. Prems. limited to 21 Payments. *Scottish Provident.*—* Ann. Prem limited to 21 payments.

TITLE.	15			20			25			30			31			32			33			34			35		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Scottish Widows' Fund.....	1	17	0	2	2	1	2	6	6	2	11	9	2	12	11	2	14	2	2	15	5	2	16	9	2	18	2
Security	1	16	5	1	19	8	2	4	1	2	9	9	2	11	1	2	12	5	2	13	11	2	15	0	2	17	0
Sovereign .....	..			1	19	4	2	3	10	2	9	4	2	10	7	2	12	0	2	13	4	2	14	9	2	16	3
Standard	1	13	11	1	17	11	2	2	11	2	8	11	2	10	1	2	11	4	2	12	8	2	14	1	2	15	8
Star.....	1	13	2	1	17	4	2	2	7	2	8	9	2	10	0	2	11	4	2	12	9	2	14	3	2	15	11
Sun	1	12	8	1	16	11	2	2	6	2	9	2	2	10	6	2	11	10	2	13	4	2	14	11	2	16	8
Union	1	16	8	2	1	5	2	5	8	2	10	8	2	11	10	2	13	0	2	14	3	2	15	6	2	16	10
United Kent	1	16	6	2	0	0	2	4	3	2	9	8	2	10	11	2	12	2	2	13	7	2	14	11	2	16	3
United Kingdom Assur- ance Corporation }	1	14	8	1	19	5	2	4	6	2	10	8	2	12	0	2	13	4	2	15	6	2	16	6	2	18	0
United King. Temperance	1	13	3	1	17	4	2	2	7	2	8	10	2	10	0	2	11	4	2	12	9	2	14	3	2	15	7
Universal	1	15	0	1	18	8	2	3	3	2	8	10	2	9	11	2	11	0	2	12	3	2	13	7	2	14	11
University ...	1	16	8	2	1	5	2	5	9	2	10	9	2	11	11	2	13	0	2	14	3	2	15	6	2	16	11
Victoria	1	14	0	1	18	4	2	3	4	2	9	3	2	10	7	2	12	0	2	13	5	2	14	11	2	16	6
Wesleyan and General	1	16	0	1	18	9	2	3	3	2	6	4	2	6	11	2	7	5	2	10	6	2	11	7	2	12	5
West of England .....	..			2	0	11	2	5	8	2	11	3	2	12	6	2	13	9	2	15	1	2	16	6	2	17	11
Western Counties and London Mutual }	1	12	7	1	16	8	2	1	9	2	7	11	2	9	1	2	10	4	2	11	9	2	13	3	2	14	9
Westminster and General..	1	13	3	1	17	4	2	2	7	2	8	10	2	10	0	2	11	4	2	12	8	2	14	3	2	15	10
Whittington .....	..			1	16	11	2	2	4	2	8	0	2	9	2	2	10	4	2	11	6	2	13	2	2	14	8
Yorkshire .....	..			1	18	6	2	3	7	2	9	7	2	10	5	2	11	9	2	13	2	2	14	8	2	16	3

An inspection of the preceding Table will show that the practice of granting Life Insurance at a lower rate of premium than ordinary, with ulterior benefits, when the premiums, with compound interest, equalize the sum insured, is steadily increasing. The system, which originated with the *Scottish Provident* some forty years ago, has become, through the medium of that Society, so extensively and so deservedly popular, as to be adopted, with certain modifications, by the *Life Association of Scotland*, the *Scottish Amicable*, the *Scottish Equitable*, and the *Scottish Union and National Societies*. The system of limiting the yearly payments to twenty-one premiums, which has also formed a feature of the *Scottish Provident* from its commencement, is considered worthy of adoption by other Offices.

36			37			38			39			40			45			50			55			60			TITLE.
£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	
2	19	9	3	1	3	3	3	0	3	4	6	3	6	3	3	16	4	4	10	7	5	13	8	7	4	9	Scottish Widows' Fund.
2	18	7	3	0	3	3	2	2	3	3	11	3	6	0	3	17	7	4	13	9	5	15	5	7	4	2	Security.
2	17	11	2	19	7	3	1	4	3	3	2	3	5	2	3	16	10	4	12	2	5	12	5	6	19	6	Sovereign.
2	17	3	2	18	11	3	0	8	3	2	6	3	4	5	3	14	6	4	9	0	5	11	2	7	1	0	Standard.
2	17	6	2	19	3	3	1	1	3	3	0	3	4	11	3	15	5	4	10	6	5	13	7	7	4	9	Star.
2	18	5	3	0	4	3	2	4	3	4	5	3	6	6	3	17	8	4	14	2	5	19	11	7	14	11	Sun.
2	18	3	2	19	9	3	1	3	3	2	10	3	4	7	3	16	0	4	8	4	5	6	4	6	15	0	Union.
2	17	7	2	19	0	3	0	7	3	2	4	3	4	3	3	15	11	4	10	5	5	9	6	6	16	7	United Kent.
2	19	4	3	1	6	3	3	0	3	5	1	3	7	4	3	19	3	4	15	6	5	19	0	7	11	0	{ United Kingdom Assurance Corporation.
2	17	6	2	19	3	3	1	1	3	3	0	3	4	11	3	15	5	4	10	6	5	13	8	7	4	9		United King. Temperance.
2	16	5	2	18	0	2	19	7	3	1	3	3	0	3	12	2	4	5	6	5	5	10	6	13	2		Universal.
2	18	4	2	19	9	3	1	4	3	2	11	3	4	7	3	14	1	4	7	6	5	5	4	6	7	4	University.
2	18	2	2	19	10	3	1	7	3	3	7	3	5	7	3	17	2	4	13	0	5	16	0	7	7	1	Victoria.
2	12	7	2	13	7	2	16	8	3	1	10	3	4	5	3	17	3	4	12	8	5	13	4	7	5	9	Wesleyan and General.
2	19	5	3	1	1	3	2	8	3	4	4	3	6	1	3	16	2	4	9	1	5	5	6	6	7	4	West of England.
2	16	5	2	18	2	2	19	11	3	1	10	3	3	9	3	14	0	4	8	9	5	11	5	7	2	0	{ Western Counties and London Mutual.
2	17	6	2	19	3	3	1	2	3	3	3	5	0	3	15	5	4	10	6	5	13	8	7	4	8			Westminster and General.
2	16	4	2	18	2	3	0	2	3	2	2	3	4	2	3	15	0	4	10	8	5	12	0	6	19	6	Whittington.
2	17	6	2	19	3	3	1	1	3	3	2	3	5	0	3	14	10	4	9	1	5	10	10	7	0	0	Yorkshire.

The issue of Endowment Policies, that is, the payment of the sum insured on attaining to a certain age or earlier in case of death, is considerably on the increase; and, in connection with this branch of Insurance, the *tontine* scheme, introduced by the *Equitable*, United States, and the *New York* Insurance Societies, and adopted with certain modifications by the *Pelican* Life Office may well be regarded as entitled to public favour. The peculiarity of the scheme is, the granting of policies entitled to profits—such profits, however, to be divided amongst those *alone* who *outlive* the period of years to which the Endowment Policy extends. The scheme specially commends itself, therefore, to those who, from personal or family history, or both, have a greater likelihood than ordinary of longevity.

LIFE INSURANCE: COMPARATIVE RATES OF YEARLY

TABLE showing the Annual Premium payable during Life, charged by existing

NOTE.—The Premium is calculated

TITLE.	15			20			25			30			31			32			33			34			35		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Alliance	1	8	5	1	12	7	1	16	6	2	1	8	2	2	10	2	4	1	2	5	4	2	6	9	2	8	1
Atlas	1	11	8	1	15	5	1	19	10	2	5	2	2	6	4	2	7	7	2	8	11	2	10	3	2	11	8
British Empire Mutual	1	9	2	1	13	0	1	17	2	2	6	2	3	7	2	4	9	2	5	11	2	7	2	2	8	6	
British Equitable .....	..			1	15	3	1	19	9	2	5	4	2	6	7	2	8	0	2	9	4	2	10	9	2	12	4
British Workman's	1	8	7	1	12	8	1	16	9	2	2	2	2	3	8	2	5	4	2	6	11	2	8	5	2	9	8
Briton, Medical & General ..	..			1	13	9	1	18	7	2	4	1	2	5	3	2	6	5	2	7	9	2	9	2	2	10	8
Caledonian.....	1	9	3	1	12	10	1	17	7	2	3	0	2	4	1	2	5	2	2	6	5	2	7	9	2	9	2
Church of England .....	..			1	13	11	1	17	9	2	2	7	2	3	9	2	5	0	2	6	3	2	7	7	2	9	1
City	1	9	3	1	13	0	1	17	1	2	2	4	2	3	7	2	4	9	2	6	0	2	7	4	2	8	10
City of Glasgow.....	1	9	2	1	12	11	1	17	6	2	3	0	2	4	1	2	5	2	2	6	5	2	7	9	2	9	1
Clerical, Med. & General ..	1	9	9	1	13	6	1	18	3	2	4	0	2	5	0	2	6	3	2	7	6	2	8	9	2	10	3
Colonial	1	10	3	1	14	7	1	18	10	2	4	2	2	5	5	2	6	8	2	8	0	2	9	5	2	10	11
Commercial Union	1	10	6	1	14	0	1	18	5	2	3	7	2	4	8	2	5	9	2	6	11	2	8	2	2	9	6
Crown.....	1	9	6	1	13	9	1	17	9	2	3	0	2	4	2	2	5	6	2	6	9	2	8	2	2	9	8
Eagle	1	13	11	1	16	4	2	0	4	2	5	5	2	6	7	2	7	10	2	9	1	2	10	5	2	11	10
Edinburgh	1	9	3	1	13	0	1	17	1	2	2	4	2	3	7	2	4	9	2	6	0	2	7	4	2	8	10
Emperor	1	11	2	1	15	1	1	19	9	2	5	2	2	6	5	2	7	8	2	9	0	2	10	4	2	11	10
English and Scottish Law..	..			1	14	0	1	17	6	2	3	0	2	4	2	2	5	4	2	6	6	2	7	9	2	9	0
Equity and Law.....	1	11	6	1	15	6	2	0	2	2	5	7	2	6	9	2	8	1	2	9	5	2	10	9	2	12	3
General	1	10	6	1	13	8	1	18	0	2	3	4	2	4	6	2	5	8	2	6	10	2	8	2	2	9	6
Great Britain .....	..			1	14	11	1	18	9	2	3	6	2	4	8	2	5	11	2	7	2	2	8	6	2	9	11
Gresham.....	..			1	14	8	1	19	0	2	4	2	2	5	5	2	6	8	2	8	0	2	9	5	2	11	0
Guardian	1	10	2	1	14	3	1	18	0	2	3	0	2	4	2	2	5	4	2	6	7	2	7	11	2	9	3
Hand-in-Hand .....	..			1	12	0	1	15	10	2	1	4	2	2	6	2	3	10	2	5	3	2	6	8	2	8	2
Imperial	1	10	6	1	13	6	1	18	1	2	3	5	2	4	6	2	5	8	2	6	10	2	8	1	2	9	5
Imperial Union	1	10	2	1	13	2	1	17	0	2	1	10	2	3	1	2	4	4	2	5	8	2	7	0	2	8	5

PREMIUM WITHOUT PARTICIPATION IN PROFITS.

British Offices, for the Insurance of £100 on Healthy or Select Lives.

for Age NEXT BIRTHDAY.

86		87		88		89		40		45		50		55		60		TITLE.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.		
2 9 7	2 11	2 2 12 10	2 14 6	2 16 4	3 7 5	4 2 0	5 1 8	6 8 8	Alliance.									
2 13 1	2 14 8	2 16 3	2 17 11	2 19 7	3 9 7	4 2 0	4 17 10	..	Atlas.									
2 9 11	2 11 4	2 12 11	2 14 6	2 16 3	3 6 4	3 19 7	4 17 5	6 2 6	British Empire Mutual.									
2 13 11	2 15 7	2 17 4	2 19 2	3 1 1	3 12 4	4 7 3	5 7 9	6 16 3	British Equitable.									
2 11 3	2 12 11	2 14 7	2 16 3	2 18 0	3 8 9	4 3 1	5 4 11	6 14 10	British Workman's									
2 12 2	2 13 10	2 15 6	2 17 3	2 19 0	3 8 7	4 3 4	5 4 11	6 12 9	Briton, Medical & General.									
2 10 7	2 12 2	2 13 9	2 15 5	2 17 2	3 6 5	3 19 9	5 0 0	6 4 6	Caledonian.									
2 10 7	2 12 2	2 13 11	2 15 9	2 17 8	3 9 4	4 4 11	5 5 10	6 14 2	Church of England.									
2 10 4	2 12 0	2 13 6	2 15 2	2 16 10	3 6 9	4 0 2	5 0 0	6 4 4	City.									
2 10 8	2 12 2	2 13 9	2 15 6	2 17 2	3 6 5	3 19 8	5 0 0	6 2 8	City of Glasgow.									
2 11 9	2 13 3	2 15 0	2 16 9	2 18 6	3 8 0	4 1 6	5 2 3	6 10 3	Clerical, Med. & General.									
2 12 6	2 14 2	2 15 10	2 17 8	2 19 7	3 10 10	4 5 8	5 5 5	6 12 6	Colonial.									
2 10 11	2 12 5	2 13 11	2 15 6	2 17 2	3 6 0	3 18 9	4 18 0	6 4 4	Commercial Union									
2 11 1	2 12 9	2 14 5	2 16 2	2 17 11	3 9 3	4 4 0	5 4 2	6 12 2	Crown.									
2 13 4	2 14 11	2 16 7	2 18 4	3 0 2	3 11 3	4 6 1	5 5 8	6 12 1	Eagle.									
2 10 4	2 12 0	2 13 6	2 15 2	2 16 10	3 6 9	4 0 2	5 0 0	6 4 4	Edinburgh.									
2 13 4	2 14 11	2 16 6	2 18 3	3 0 1	3 10 9	4 5 2	5 6 4	6 14 10	Emperor.									
2 10 6	2 12 2	2 13 10	2 15 6	2 17 3	3 6 6	3 19 10	5 0 0	6 4 0	English and Scottish Law.									
2 13 9	2 15 3	2 16 11	2 18 8	3 0 6	3 11 0	4 5 6	5 6 2	6 14 8	Equity and Law.									
2 10 10	2 12 4	2 13 10	2 15 8	2 17 9	3 9 0	4 4 6	5 4 10	6 10 4	General.									
2 11 5	2 13 0	2 14 9	2 16 7	2 18 6	3 9 11	4 5 4	5 6 2	6 14 1	Great Britain.									
2 12 5	2 14 0	2 15 10	2 17 9	2 19 9	3 11 5	4 7 0	5 7 10	6 16 0	Gresham.									
2 10 9	2 12 3	2 13 10	2 15 6	2 17 3	3 7 11	4 2 0	5 1 0	6 7 2	Guardian.									
2 9 7	2 11 5	2 13 2	2 15 0	2 17 0	3 8 9	4 4 4	5 4 11	6 7 4	Hand-in-Hand.									
2 10 10	2 12 4	2 13 10	2 15 5	2 17 1	3 6 5	3 19 4	4 18 6	6 2 8	Imperial.									
2 9 10	2 11 5	2 13 0	2 14 8	2 16 5	3 6 9	4 1 0	4 19 11	6 4 1	Imperial Union.									

TITLE.	15			20			25			30			31			32			33			34			35		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Lancashire .....	..			1	13	10	1	17	7	2	2	6	2	3	7	2	4	9	2	5	11	2	7	2	2	8	6
Law.....	1	10	6	1	14	8	1	18	9	2	4	0	2	5	2	2	6	5	2	7	8	2	9	0	2	10	5
Law Union.....	1	10	6	1	14	7	1	19	0	2	4	5	2	5	5	2	6	9	2	8	2	2	9	7	2	11	2
Legal and General.....	..			1	13	8	1	18	3	2	3	7	2	4	9	2	6	0	2	7	4	2	8	8	2	10	0
Life Asso. of Scotland .. *	..			1	12	0	1	17	0	2	2	0	2	3	0	2	4	0	2	5	0	2	6	0	2	7	0
Liver. & London & Globe	1	9	7	1	13	7	1	17	8	2	2	6	2	3	7	2	4	9	2	5	11	2	7	2	2	8	6
London and Lancashire ..	1	9	2	1	12	10	1	17	5	2	2	11	2	4	0	2	5	2	2	6	5	2	7	9	2	9	1
London & Provincial Law..	..			1	15	9	2	0	4	2	5	7	2	6	9	2	7	11	2	9	2	2	10	5	2	11	9
London Assur. Corporation	..			1	15	11	2	0	8	2	5	11	2	7	1	2	8	3	2	9	6	2	10	9	2	12	1
London Life Association ..	1	9	10	1	13	7	1	17	0	2	1	5	2	2	6	2	3	8	2	4	11	2	6	2	2	7	6
Marine & General Mutual..	..			1	13	8	1	18	4	2	4	0	2	5	2	2	6	4	2	7	6	2	8	10	2	10	3
Masonic and General ....	..			1	15	0	2	0	0	2	5	9	2	7	0	2	8	3	2	9	6	2	10	9	2	12	6
Metropolitan .....	..			1	14	5	1	18	4	2	3	0	2	4	2	2	5	3	2	6	6	2	7	8	2	8	10
Midland Counties	1	13	1	1	17	4	2	0	7	2	5	9	2	6	10	2	8	0	2	9	3	2	10	7	2	11	11
Mutual	1	10	3	1	15	0	1	18	1	2	2	2	3	3	2	4	5	2	5	8	2	7	0	2	8	5	
Mutual Provid. Alliance ..	1	10	0	1	14	4	1	19	3	2	4	11	2	6	2	2	7	6	2	8	9	2	10	1	2	11	6
National (of Ireland).....	1	8	0	1	12	3	1	16	1	2	1	4	2	2	6	2	3	9	2	5	0	2	6	5	2	7	9
National	1	11	6	1	15	3	1	19	0	2	3	6	2	4	7	2	5	8	2	6	9	2	8	0	2	9	3
National Guardian.....	1	9	2	1	12	7	1	17	2	2	8	2	3	9	2	4	11	2	6	1	2	7	5	2	8	10	
New York .....	..			1	12	11	1	18	5	1	19	4	2	0	7	2	1	9	2	3	0	2	4	5			
North Brit. & Mercantile..	1	9	3	1	12	11	1	17	6	2	3	0	2	4	1	2	5	3	2	6	5	2	7	9	2	9	2
Northern.....	1	8	8	1	12	11	1	16	11	2	2	3	2	3	5	2	4	8	2	6	0	2	7	5	2	8	10
Norwich Union.....	1	10	7	1	14	4	1	18	6	2	3	8	2	4	11	2	6	2	2	7	5	2	8	9	2	10	1
Patriotic	1	9	2	1	12	10	1	17	6	2	2	11	2	4	0	2	5	2	2	6	5	2	7	9	2	9	1
Pelican	1	11	0	1	13	10	1	18	2	2	4	0	2	5	4	2	6	9	2	8	2	2	9	7	2	11	0
Positive	*	..		1	18	9	2	3	2	2	8	1	2	9	4	2	10	5	2	11	8	2	13	0	2	14	6
Protector.....	..			1	14	8	1	19	0	2	4	2	2	5	5	2	6	8	2	8	0	2	9	5	2	11	0
Provident	1	10	10	1	14	10	1	18	6	2	2	9	2	3	7	2	4	8	2	5	7	2	6	9	2	8	0
Provident Clerks	1	8	9	1	12	6	1	16	1	2	1	9	2	2	10	2	4	0	2	5	3	2	6	7	2	8	1
Provincial	1	10	2	1	14	7	1	18	8	2	4	0	2	5	2	2	6	5	2	7	8	2	9	1	2	10	6
Prudential .....	..			1	14	11	1	18	11	2	4	7	2	5	9	2	6	11	2	8	2	2	9	7	2	11	0

Life Asso. of Scotland.—These Premiums give right to participate in profits, but not to so large an extent as the higher participating rates.

Positive.—Annual Premium for 30 years. Fixed Surrender-Value of 40 per cent. after second Annual Premium.

36	37	38	39	40	45	50	55	60	TITLE.
<i>f. s. d.</i>	<i>f. s. d.</i>	<i>f. s. d.</i>	<i>f. s. d.</i>	<i>f. s. d.</i>	<i>f. s. d.</i>	<i>f. s. d.</i>	<i>f. s. d.</i>	<i>f. s. d.</i>	
2 9 11	2 11	6 2 13	2 2 14 11	2 16 9 3	7 6 4	2 6 5	0 1	..	Lancashire.
2 11 11	2 13	5 2 15	1 2 16	9 2 18	6 3 9	2 4 3	1 5 1	9 6 7 2	Law.
2 12	5 2 14	0 2 15	9 2 17	6 2 19	5 3 10	5 4 4	1 1 5	4 9 6 12 6	Law Union.
2 11	6 2 13	0 2 14	7 2 16	3 2 18	0 3 8	2 4 3	0 5 3	1 6 10 4	Legal and General.
2 8	0 2 9	0 2 11	0 2 13	0 2 15	0 3 7	0 4 2	0 5 2	0 ..	Life Asso. of Scotland.
2 9 11	2 11	4 2 12 11	2 14	6 2 16	3 3 6	4 3 19	8 4 17	5 6 1 6	Liver. & London & Globe.
2 10	7 2 12	2 2 13	9 2 15	5 2 17	2 3 6	5 3 19	8 5 0	0 6 7 5	London and Lancashire.
2 13	1 2 14	7 2 16	0 2 17	7 2 19	3 3 9	2 4 2	4 4 19	1 6 5 6	London & Provincial Law.
2 13	6 2 15	1 2 16	8 2 18	3 3 0	0 3 10	10 4 5	7 5 3	4 6 5 11	Lond. Assur. Corporation.
2 8 11	2 10	5 2 12	0 2 13	8 2 15	5 3 6	0 4 1	2 5 1	0 6 5 10	London Life Association.
2 11	9 2 13	4 2 15	0 2 16	9 2 18	6 3 7	1 1 4	1 6 5	1 9 6 8 6	Marine & General Mutual
2 14	0 2 15	9 2 17	6 2 19	3 3 1	0 3 10	3 4 5	3 5 6	9 6 15 9	Masonic and General.
2 10	3 2 11	9 2 13	3 2 14	9 2 16	6 3 5	9 3 18	8 4 19	0 6 6 11	Metropolitan.
2 13	6 2 15	1 2 16	8 2 18	6 3 0	5 3 10	9 4 5	3 5 3	8 6 9 8	Midland Counties.
2 9 10	2 11	4 2 12 10	2 14	6 2 16	3 3 7	0 4 1	7 5 0	8 6 7 1	Mutual.
2 13	0 2 14	6 2 16	1 2 17	10 2 19	7 3 10	2 4 4	3 5 1	2 6 2 11	Mutual Provid. Alliance.
2 9	3 2 10	10 2 12	6 2 14	2 2 16	0 3 7	0 4 1	8 5 1	4 6 8 6	National (of Ireland).
2 10	7 2 11	1 1 2 13	5 2 14	1 1 2 16	7 3 6	2 3 19	3 4 17	2 6 0 1	National.
2 10	4 2 11	10 2 13	6 2 15	2 2 16	1 1 3	6 1 3	19 5 4	19 8 6 6 11	National Guardian.
2 5 10	2 7 3	2 9	0 2 10	8 2 12	7 3 1	5 3 15	4 4 17	2 6 12 6	New York.
2 10	8 2 12	2 2 13	10 2 15	6 2 17	3 3 6	5 3 19	9 5 0	0 6 3 1	North Brit. & Mercantile
2 10	4 2 12	0 2 13	7 2 15	5 2 17	3 3 8	6 4 3	5 5 3	7 6 11 3	Northern.
2 11	6 2 12	1 1 2 14	4 2 15	9 2 17	2 3 8	2 4 2	8 5 1	10 6 3 2	Norwich Union.
2 10	7 2 12	2 2 13	9 2 15	5 2 17	2 3 6	5 3 19	9 5 0	0 6 7 5	Patriotic.
2 12	6 2 14	0 2 15	7 2 17	2 2 18	10 3 8	7 4 0	9 4 18	10 6 1 0	Pelican.
2 16	0 2 17	6 2 19	1 3 0	10 3 2	8 3 13	2 4 7	8 ..	..	Positive.
2 12	5 2 14	0 2 15	10 2 17	9 2 19	9 3 11	5 4 7	0 5 7	10 6 16 0	Protector.
2 9	1 2 10	3 2 11	6 2 13	10 2 14	5 3 2	5 3 17	0 4 10	4 6 7 4	Provident.
2 9	7 2 11	2 2 12	1 1 2 14	8 2 16	5 3 8	6 4 3	0 5 5	8 7 4 0	Provident Clerks.
2 12	0 2 13	7 2 15	2 2 16	1 1 2 18	9 3 9	7 4 3	10 5 2	10 6 8 7	Provincial.
2 12	6 2 14	2 2 15	10 2 17	7 2 19	4 3 8	1 1 4	2 9 5	3 9 6 12 3	Prudential.

TITLE.	15			20			25			30			31			32			33			34			35		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Queen .....	..	..	..	1	12	7	1	16	10	2	2	2	2	3	4	2	4	8	2	6	0	2	7	4	2	8	10
Reliance	1	9	10	1	14	0	1	18	9	2	4	6	2	5	9	2	7	0	2	8	4	2	9	9	2	11	3
Rock	1	14	9	1	17	1	2	0	10	2	5	5	2	6	5	2	7	5	2	8	6	2	9	8	2	10	10
Royal.....	1	11	0	1	14	11	1	19	7	2	4	10	2	6	0	2	7	2	2	8	5	2	9	8	2	11	0
Royal Exchange Assurance	1	9	5	1	13	6	1	18	3	2	3	8	2	4	11	2	6	1	2	7	4	2	8	7	2	10	0
Royal Farmers'	1	12	0	1	14	11	1	18	11	2	4	1	2	5	3	2	6	6	2	7	10	2	9	3	2	10	8
Sceptre	1	9	3	1	13	3	1	18	3	2	3	11	2	5	0	2	6	1	2	7	2	2	8	4	2	9	6
Scottish Amicable.....	1	9	4	1	14	1	1	17	11	2	2	7	2	3	8	2	4	10	2	6	0	2	7	3	2	8	6
Scottish Commercial.....	..	..	..	1	12	5	1	16	6	2	1	5	2	2	7	2	3	9	2	5	0	2	6	4	2	7	9
Scottish Equitable.....	1	13	4	1	13	9	1	16	3	2	0	9	2	1	10	2	2	11	2	4	2	2	5	5	2	6	9
Scottish Imperial .....	..	..	..	1	11	5	1	15	9	2	1	4	2	2	7	2	3	11	2	5	3	2	6	9	2	8	3
Scottish Provincial	1	9	4	1	13	7	1	17	8	2	3	0	2	4	3	2	5	6	2	6	10	2	8	2	2	9	8
Scottish Widows' Fund....	1	8	7	1	12	1	1	16	7	2	2	0	2	3	0	2	4	2	2	5	4	2	6	8	2	8	0
Security	1	12	0	1	15	2	1	19	5	2	4	10	2	6	0	2	7	3	2	8	9	2	9	9	2	11	8
Sovereign .....	..	..	..	1	13	7	1	17	10	2	3	0	2	4	2	2	5	5	2	6	9	2	8	2	2	9	8
Standard.....	1	9	2	1	12	10	1	17	6	2	2	11	2	4	0	2	5	2	2	6	5	2	7	9	2	9	1
Star.....	1	11	8	1	15	1	2	0	1	2	5	10	2	7	0	2	8	3	2	9	7	2	10	10	2	12	6
Sun	1	8	0	1	11	8	1	16	5	2	2	2	3	3	2	4	6	2	5	9	2	7	1	2	8	7	
Union	1	10	0	1	13	10	1	18	5	2	3	0	2	4	2	2	5	9	2	7	5	2	9	1	2	10	10
United Kent	1	11	3	1	15	0	1	19	3	2	4	8	2	5	11	2	7	2	2	8	7	2	9	11	2	11	3
United Kingdom Assurance Corporation }	1	11	2	1	15	0	2	0	0	2	5	10	2	7	2	2	8	6	2	9	10	2	11	2	2	12	8
Universal	1	11	6	1	14	10	1	19	0	2	4	0	2	5	0	2	5	11	2	7	1	2	8	3	2	9	6
University	1	5	4	1	9	8	1	13	5	1	17	11	1	18	10	1	19	9	2	0	9	2	1	10	2	3	0
Wesleyan and General....	1	11	0	1	14	7	1	19	6	2	5	3	2	6	5	2	6	11	2	8	11	2	10	3	2	11	9
West of England .....	..	..	..	1	15	5	2	0	2	2	5	9	2	7	0	2	8	3	2	9	7	2	11	0	2	12	5
Western Counties and London Mutual }	1	10	10	1	14	8	1	19	7	2	5	4	2	6	6	2	7	9	2	9	0	2	10	5	2	11	11
Westminster and General..	1	10	11	1	14	7	1	19	7	2	5	4	2	6	5	2	7	8	2	8	11	2	10	4	2	11	10
Whittington .....	..	..	..	1	11	8	1	16	6	2	2	2	3	4	2	4	6	2	5	8	2	7	0	2	8	6	
Yorkshire .....	..	..	..	1	14	0	1	18	10	2	4	1	2	5	3	2	6	5	2	7	8	2	9	0	2	10	6
Post Office (Government) Life Insurance }	..	..	..	1	16	2	2	0	10	2	6	7	2	7	10	2	9	3	2	10	8	2	12	2	2	13	8

Scottish Union and National.—See Rates With Profits, "Deferred Bonus Scheme."

36			37			38			39			40			45			50			55			60			TITLE.
£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	
2	10	5	2	12	1	2	13	10	2	15	8	2	17	7	3	9	3	4	2	0	5	2	4	6	13	2	Queen.
2	12	9	2	14	4	2	15	11	2	17	8	2	19	6	3	10	6	4	5	1	5	2	9	6	5	2	Reliance.
2	12	2	2	13	5	2	14	10	2	16	3	2	17	9	3	6	3	4	1	7	5	1	0	6	6	9	Rock.
2	12	4	2	13	9	2	15	3	2	16	10	2	18	6	3	8	5	4	1	7	5	1	4	6	9	0	Royal.
2	11	5	2	12	10	2	14	5	2	16	0	2	17	9	3	8	0	4	1	8	4	19	10	6	2	3	Royal Exchange Assur.
2	12	1	2	13	7	2	15	2	2	16	11	2	18	10	3	9	7	4	4	5	5	4	8	6	11	2	Royal Farmers'.
2	11	2	2	12	5	2	13	10	2	15	7	2	17	4	3	6	9	4	2	2	5	0	7	6	10	10	Sceptre.
2	9	11	2	11	4	2	13	0	2	14	5	2	16	0	3	5	6	3	19	4	4	18	0	6	1	10	Scottish Amicable.
2	9	3	2	10	10	2	12	6	2	14	3	2	16	1	3	7	1	4	1	11	..	..	..	..	..	..	Scottish Commercial.
2	8	2	2	9	8	2	11	4	2	13	0	2	14	10	3	5	5	3	19	3	4	18	1	6	3	10	Scottish Equitable.
2	9	10	2	11	6	2	13	3	2	15	1	2	17	0	3	8	6	4	3	7	5	3	11	6	11	9	Scottish Imperial.
2	11	2	2	12	9	2	14	5	2	16	2	2	18	0	3	9	2	4	3	10	5	3	8	6	10	9	Scottish Provincial.
2	9	5	2	11	0	2	12	7	2	14	2	2	15	11	3	4	11	3	17	11	4	17	9	6	4	6	Scottish Widows' Fund.
2	13	3	2	14	10	2	16	9	2	18	4	3	0	3	3	11	4	4	6	7	5	6	3	6	14	8	Security.
2	11	2	2	12	9	2	14	5	2	16	5	2	18	2	3	9	7	4	4	7	5	4	6	6	11	3	Sovereign.
2	10	7	2	12	2	2	13	9	2	15	5	2	17	2	3	6	5	3	19	8	5	0	0	6	2	8	Standard.
2	14	0	2	15	8	2	17	5	2	19	3	3	1	0	3	10	3	4	5	2	5	6	10	6	15	10	Star.
2	10	1	2	11	9	2	13	5	2	15	3	2	17	1	3	6	8	4	0	9	5	2	10	6	12	10	Sun.
2	12	5	2	14	1	2	15	10	2	17	7	2	19	6	3	10	1	4	3	10	5	1	1	6	4	2	Union.
2	12	7	2	14	0	2	15	7	2	17	4	2	19	3	3	10	11	4	5	5	5	4	6	6	11	6	United Kent.
2	14	4	2	15	10	2	17	8	2	19	6	3	1	6	3	13	4	4	8	6	5	9	0	7	0	0	{ United Kingdom Assurance Corporation.
2	10	10	2	12	3	2	13	8	2	15	2	2	16	9	3	5	0	3	17	0	4	15	3	5	19	11	Universal.
2	4	3	2	5	6	2	6	10	2	8	4	2	9	10	3	0	6	3	13	0	4	7	6	5	10	3	University.
2	12	3	2	13	4	2	14	0	2	18	5	3	0	2	3	9	7	4	4	0	5	5	4	6	14	1	Wesleyan and General.
2	14	0	2	15	7	2	17	2	2	18	10	3	0	6	3	10	8	4	3	6	5	0	0	6	1	10	West of England.
2	13	5	2	15	1	2	16	9	2	18	7	3	0	5	3	10	1	4	4	2	5	5	8	6	14	7	{ Western Counties and London Mutual.
2	13	5	2	15	0	2	16	9	2	18	6	3	0	4	3	10	0	4	4	0	5	5	6	6	14	2	Westminster and General.
2	10	0	2	11	8	2	13	6	2	15	4	2	17	0	3	6	8	4	0	10	5	3	0	6	13	2	Whittington.
2	11	6	2	13	0	2	14	9	2	16	6	2	18	3	3	7	7	4	0	5	5	0	11	6	7	4	Yorkshire.
2	15	4	2	17	1	2	18	10	3	0	9	3	2	9	3	14	5	4	9	10	5	10	0	6	17	8	{ Post Office (Government) Life Insurance.

With reference to the preceding Table—Rates of Premium, without right to participate in profits—it may be remarked that, while the majority of applicants for whole term insurance (at ages ranging say from 25 to 40) select the With Profits table of rates, correctly estimating that the slight increase of premium is well invested in securing a right to participate, those who enter as policyholders at an advanced stage of life—say from fifty years and upwards—usually deem it more advantageous to select the non-profit table; to such it will prove a desideratum to compare the rates of the various offices, as in numerous instances it will be found that a marked difference is presented in the rate of premium.

Assuming, as just now stated, the age of entry to run from fifty years and upwards, it will be perceived that the yearly premium of the following five-and-twenty companies is, more or less, under the average rate :—*The British Empire Mutual, Caledonian, City of Glasgow, Commercial Union, Edinburgh, English and Scottish Law, Imperial, Liverpool and London and Globe, London and Provincial Law, Metropolitan, National, North British and Mercantile, Norwich Union, Pelican, Provident, Royal Exchange, Scottish Amicable, Scottish Equitable, Scottish Widows' Fund, Standard, Union, Universal, University, West of England and Yorkshire.*



CLERICAL, MEDICAL & GENERAL LIFE ASSURANCE SOCIETY,

13, ST. JAMES'S SQUARE, LONDON, S.W.

CITY BRANCH: MANSION HOUSE BUILDINGS, E.C.

DIRECTORS.

Chairman—Right Hon. JOHN ROBERT MOWBRAY, M.P. D.C.L.

Deputy-Chairman—WILLIAM BOWMAN, Esq. F.R.S.

HY. WENTWORTH ACLAND, M.D. F.R.S.	ARTHUR FARRE, M.D. F.R.S.
JAMES M. ARNOTT, Esq. F.R.S.	PRESCOTT G. HEWETT, Esq. F.R.S.
LIONEL S. BEALE, M.B. F.R.S.	Sir WM. JENNER, Bt. K.C.B. M.D. F.R.S.
JOHN COLES, Esq.	Rev. JOHN EDWD. KEMPE, M.A.
CHARLES MARCH DEANE, Esq.	GERARD W. LYDEKKER, Esq. M.A.
GEORGE NELSON EMMET, Esq.	The Viscount MIDDLETON.
Rev. FREDC. WM. FARRAR, D.D. F.R.S.	Sir JAMES PAGET, Bt. D.C.L. F.R.S.
GEORGE H. PINCKARD, Esq.	

Actuary and Secretary.

GEORGE CUTCLIFFE, Esq.

Assistant Actuary.

BENJAMIN NEWBATT, Esq.

Financial Results of the Society's Operations.

The Annual Income exceeds	£279,000
The Assurance Fund, belonging wholly to the Assured, is over	£2,232,000
The New Policies issued in the Year ending June 30th, 1879, numbered 397, assuring	£245,884
The New Annual Premiums in the Year were...	£8,051
The Bonus added to Policies at the Division in January, 1877, was	£357,014
The Total Claims by Death paid from the commencement, amount to	£4,075,387
The Subsisting Assurances and Bonuses amount to	£6,307,382

TENTH BONUS 1877.

The Report of the Directors presented at the Quinquennial Meeting held on the 4th January, 1877, showed,

1° AS TO THE BASIS OF VALUATION,

that the Institute of Actuaries' new *H^m*, or Healthy Males Table, based on the experience of 20 of the largest English and Scotch offices, with net premiums and 3 per cent. interest, had been used in the Investigation :

and that the severity of the new test, as well as the strength and elasticity of the Society, were alike shown by the fact that the Reserve thus required was greater by £84,611 than that which would have been needed by the Carlisle Table.

2° AS TO THE RESULTS OF THE DIVISION,

that the sum which fell to the Assured would produce reversionary additions to the Assurances, amounting in the aggregate to £357,014, varying in individual cases from 35 to 91 per cent., and averaging over 50 per cent. on the Premiums received in the Quinquennium :

and that the Cash Bonus, which, being the present money value of the Reversionary Bonus, was the true measure of the allotment, averaged 30 per cent. on the like payments, as compared with 29 per cent. in 1872, the highest previous percentage.

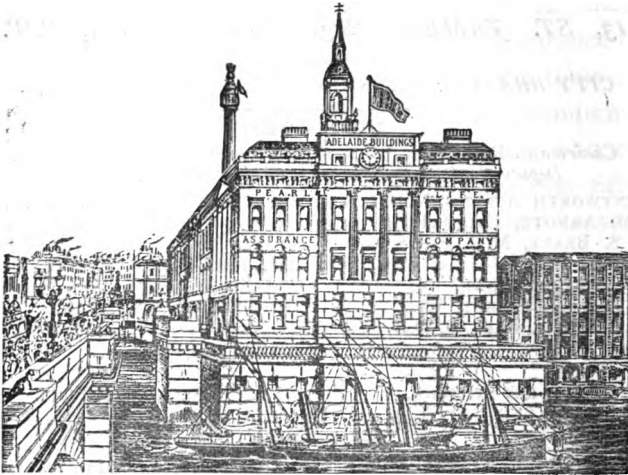
BONUS IN 1882.

The Profits are divided quinquennially, and Policies participate in proportion to the number and amount of Premiums paid on them during the Quinquennium. Persons who effect new Policies *before the end of June next* will therefore be entitled, at the Division in January, 1882, to one year's additional share of Profits over later entrants.

Forms of Proposal, Balance Sheets, and every information can be obtained at either of the Society's Offices, or of any of its Agents.

GEORGE CUTCLIFFE, ACTUARY & SECRETARY.

PEARL LIFE ASSURANCE COMPANY, LIMITED.



ADELAIDE BUILDINGS, LONDON BRIDGE, CITY, E.C.

Established 1864. Incorporated under Act of Parliament.

CAPITAL, £100,000.

DIRECTORS.

J. KEENE, Esq.

J. A. BOORMAN, Esq.

T. HURRY, Esq.

T. MOULLIN, Esq.

R. BLEASBY, Esq.

J. GILDING, Esq.

MANAGING DIRECTOR—P. J. FOLEY, Esq.

MEDICAL ADVISER—E. L. BIRKETT, Esq., M.D. (Physician to the City of London Hospital, Victoria Park).

SOLICITORS—Messrs. TURNER & SONS.

AUDITORS—Messrs. A. PECK, M.A., and J. S. PARKER, F.S.S., Accountant.

BANKERS—CENTRAL BANK OF LONDON.

SPECIAL ADVANTAGES.

ORDINARY BRANCH.—A Fixed Cash Surrender Value of 40 per Cent. of the Premiums paid allowed to those Assurers who have paid Three Years' Premiums.

INDUSTRIAL BRANCH.—Assurers under the Middle Class Whole Life Table may have a paid-up Policy for 30 per Cent. of the Premiums paid as a Fixed Equitable Surrender Value, if desired, after the Policy has been in force Three Years, and the Premiums have been paid during that time.

See Reports, and Opinions of the Press, as to the remarkable progress made by the Company.

Wanted additional Agents in all Districts. To good business men liberal terms and certain success.

P. J. FOLEY, MANAGER.

THE GRESHAM

Life Assurance Society,

ST. MILDRED'S HOUSE, POULTRY, LONDON, E.C.



FUNDS.

Realized Assets (1879)	...	...	...	£2,663,040
Life Assurance and Annuity Funds	...			2,473,870
Annual Income	...	...	...	541,733

BRANCH OFFICES.

ENGLAND.

BIRMINGHAM.. 18, Bennett's Hill.	LIVERPOOL .. Manchester Buildings, 1, Tithebarn Street.
BRADFORD .. Bank Chambers, Bank Street.	MANCHESTER 57, Piccadilly.
BRIGHTON ..	NEWCASTLE .. Percy Buildings, Grainger Street West.
BRISTOL 1, Broad Quay.	NORWICH .. Bank Plain.
HULL Bank Buildings.	SUNDERLAND 37, Fawcett Street.

SCOTLAND.

GLASGOW .. 116, St. Vincent Street.	EDINBURGH .. 97, George Street.
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IRELAND.

BELFAST Belfast Bank Buildings.

Prospectus, Reports, and Proposal Forms, can be obtained on application to the Society's Agents and Branch Offices, or to—

F. ALLAN CURTIS,

Actuary & Secretary.

THE EQUITABLE
LIFE ASSURANCE SOCIETY,
OF THE UNITED STATES,
No. 120, BROADWAY, NEW YORK,
AND
1, PRINCES STREET, BANK, LONDON.

£20,000 is deposited in the hands of Trustees,
 for the Special Security of the Policy-holders in
 Great Britain and Ireland.

Bankers.

Messrs. SMITH, PAYNE & SMITHS, London.

Manager for Great Britain.

A. MUNKITTRICK, 1, Princes Street, Bank, London.

ASSETS (December 31st, 1878)	£7,090,818
INCOME in 1878	1,643,588
CASH Bonus to Policy-holders in 1878 ...	346,493
NEW BUSINESS in 1878—6,115 Policies, assuring	4,288,043

Forms of Proposals, Prospectuses, and every information,
 may be obtained on application to the Manager for Great
 Britain, or to any of the Society's Agents.

NATIONAL PROVIDENT INSTITUTION,

FOR MUTUAL LIFE ASSURANCE,

48, GRACECHURCH STREET, LONDON.

ESTABLISHED 1835.

DIRECTORS.

Chairman.—Alderman SIR CHARLES WHETHAM.

Deputy-Chairman.—SIR CHARLES REED, LL.D.

WILLIAM JOHN BARRON, Esq.

HENRY WHITE CASTLE, Esq.

SIR THOS. CHAMBERS, Q.C., M.P.,
Recorder of London.

JOSEPH FELL CHRISTY, Esq.

HENRY CONSTABLE, Esq.

ROBERT MAYNE CURTIS, Esq.

WILLIAM JAMES HASLAM, Esq.

CHARLES W. C. HUTTON, Esq.

CLARE SEWELL READ, Esq., M.P.

JOHN SCOTT, Esq.

WILLIAM HENRY WILLANS, Esq.

Medical Officers.—THOMAS B. PEACOCK, Esq., M.D., & JOHN GAY, Esq., F.R.C.S.

Solicitor.—THOMAS MYDDLETON MORRIS, Esq.

Consulting Actuary.—CHARLES ANSELL, Esq., F.R.S.

ACCUMULATED FUND,	GROSS ANNUAL INCOME,	PROFITS DIVIDED,
£3,750,000.	£475,000.	£2,800,000.

ABSOLUTE SECURITY.—The Accumulated Fund is larger than that of any other Office of the same age.

ECONOMICAL MANAGEMENT.—The entire expenses are only about 5½ per cent. on the Gross Annual Income.

CLAIMS PAID.—Total amount paid for Claims is £4,900,000.

This Institution has never amalgamated with or taken over the business of any other Office.

The total number of Policies issued is 40,462.

Advances are made on the Society's Policies to the extent of their surrender value

No charge made for Policy Stamps.

In conformity with the "MARRIED WOMEN'S PROPERTY ACT, 1870," Policies may now be effected for the separate benefit of Wife and Children. These Policies are not subject to the control of the Husband or of Creditors, and are free from Probate Duty.

Prospectus, Form of Proposal, and last Report forwarded on application.

LONDON, January, 1880.

HENRY RANCE, Secretary.

ARTHUR SMITHER, Assistant-Secretary.

ATLAS ASSURANCE COMPANY,

FIRE AND LIFE.

92, CHEAPSIDE, LONDON.

ESTABLISHED 1808,

AND EMPOWERED BY ACT OF PARLIAMENT OF THE 54th GEO. III. CAP. 79.

CAPITAL, £1,200,000.

Directors.

Chairman—THOS. CHAPMAN, Esq., F.R.S.

Sir WILLIAM J. W. BAYNES, Bart.

ARTHUR EDWARD CAMPBELL, Esq.

JAMES PATTISON CURRIE, Esq.

WILLIAM COTTON CURTIS, Esq.

JOHN OLIVER HANSON, Esq.

Deputy-Chairman—BENJAMIN BUCK GREENE, Esq.

Admiral Sir A. L. MONTGOMERY, Bart.

EUGENE FREDERICK NOEL, Esq.

CHARLES ANDREW PRESCOTT, Esq.

RICHARD BLANEY WADE, Esq.

PHILIP AINSLIE WALKER, Esq.

Auditors—FREDERICK GREENE, Esq., and Sir THOMAS DOUGLAS FORSYTH, C.B., K.C.S.I.

Secretary—RICHARD RAY, Esq. *Actuary*—WILLIAM HENRY TYNDALL, Esq.

Solicitors—Messrs. G. F. HUDSON, MATTHEWS & CO.

Consulting Actuary—CHARLES ANSELL, Esq., F.R.S.

Medical Officer—BUXTON SHILLITOE, Esq., F.R.C.S.

Bankers—Messrs. PRESCOTT, CAVE, BUXTON, LODER, & CO.

This Office has been established more than 70 years, and its present magnitude and prosperity prove the soundness of the principle on which it has been conducted.

LIFE DEPARTMENT.

The Accumulated Premiums are over **£1,550,000.** The Annual Income exceeds **£150,000.**

The sum of **£6,440,314** has been paid in claims under Life Policies.

Large Bonuses have been declared and paid as additions to the amounts assured.

Premiums on Policies have been reduced where parties have so applied the Bonuses on their Policies.

Persons assuring have the option of **Participating Rates of Premium**, or of **Non-Participating Rates.**

Combined provision may be made for Old Age and Early Death, so that a person may secure a sum to be paid *to himself* at an age agreed upon, or to his Executors if he should die before that age.

Residence in Countries beyond the limits of Europe is allowed on favourable terms; in most temperate climates without extra Premium.

Whole-World Assurances are granted.

Notices of the Assignment of Life Policies are received and acknowledged.

Advances are made on Policies to the extent of their value for surrender to the Office.

Persons desiring to surrender their Assurances may receive their value in money, or, in lieu thereof, may obtain a new Policy without further payment of Premium.

The Directors are ready to receive proposals for Assurances on any contingency involving payment of a sum at death.

FIRE DEPARTMENT.

This Company undertakes the Assurance of almost every species of Property in the United Kingdom, at Rates of Premium and upon principles which will be found quite as advantageous to the interest of the Assured as those offered by any other Office. The Directors can confidently refer to the well-known character of the Company for liberality and promptitude in the discharge of claims made upon it during the many years it has been established.

No charge made for Policy Stamps.

Renewals should be paid within fifteen days after the respective Quarter-days when they become due.

Losses occasioned by **Lightning** will be paid.

The Policies of the Company extend to cover **Losses** occasioned by the **Explosion of Gas.**

The Company is ready to receive applications for Agencies in those Towns and Districts in which it is not at present represented. Application to be made to the Secretary.

All Fire Assurances are now exempt from the payment of Government Duty.

Tables of Rates, Forms of Proposal, and any information needful to effect Life or Fire Assurances, may be obtained on application to the Office, No. 92, Cheapside, London, or to any of the Company's Agents.

BRITISH EQUITABLE

ASSURANCE COMPANY.

Office:—4, QUEEN STREET PLACE, LONDON, E.C.

DIRECTORS.

WILLIAM MACDONALD BASDEN, Esq., 1, Threadneedle Street, and Lloyds.

GEORGE THOMAS DALE, Esq., Bayswater.

WILLIAM SUTTON GOVER, Esq., 4, Queen-street-place, City (Member for the City of London at the London School Board).

JOHN MIDDLETON HARE, Esq., Stoke Newington.

FOUNTAIN JOHN HARTLEY, Esq., Addle-street, City (Hon. Sec. of the SUNDAY SCHOOL UNION).

WILLIAM GEORGE LEMON, Esq., Lincoln's Inn.

WILLIAM SMITH, Esq., Upper Norwood (Chairman of the HOUSE PROPERTY AND INVESTMENT COMPANY).

EDWARD BEAN UNDERHILL, Esq., LL.D., Hampstead (Hon. Sec. of the BAPTIST MISSIONARY SOCIETY).

Managing Director and Actuary—WILLIAM SUTTON GOVER, Esq., F.S.S., F.I.A.

Sub-Manager—JOHN WILKINSON FAIREY, Esq.

Auditors.

ALFRED HENRY BAYNES, Esq., Putney (Secretary of the BAPTIST MISSIONARY SOCIETY).

JAMES CLARKE, Esq., Fleet-street, City (Proprietor and Editor of the *Christian World*).

HENRY GOULD SHARP, Esq., Tunbridge Wells.

Twenty-fourth Annual Report (May, 1879).

NEW BUSINESS—

2,175 policies issued for	...	...	...	...	...	...	£456,450
New annual premium income	...	...	...	...	...	...	13,099

BUSINESS IN FORCE—

24,283 policies in force for	...	...	...	...	...	...	£4,487,034
Annual premium income	...	...	...	...	...	...	133,446

DEATH CLAIMS, &c.—

Death claims, including matured policies and bonuses paid in year	...	...	...	...	...	...	£53,759
From commencement paid for claims	...	...	...	...	...	...	485,534

ACCUMULATED FUND—

Added in the year	...	...	...	...	...	...	£60,689
Increasing the fund to	...	...	...	...	...	...	624,446

Average Reversionary Bonus for 24 Years, $1\frac{1}{2}$ per Cent. per Annum.

MUTUAL ASSURANCE WITHOUT MUTUAL LIABILITY.

POLICIES PAYABLE IN LIFETIME.

NON-FORFEITURE POLICIES BY LIMITED PAYMENTS.

SEPARATE USE POLICIES.

T H E

Clergy Mutual Assurance Society.

ESTABLISHED IN 1829.

Offices:—1 & 2, BROAD SANCTUARY, WESTMINSTER.

PATRONS.

His Grace the ARCHBISHOP of CANTERBURY. His Grace the ARCHBISHOP of YORK.

PRESIDENT.

The Right Hon. and Right Rev. the LORD BISHOP OF LONDON.

VICE-PRESIDENT.

CHARLES SUMNER, Esq., M.A.

TRUSTEES.

His Grace the ARCHBISHOP of CANTERBURY.

His Grace the ARCHBISHOP of DUBLIN.

The Right Rev. the LORD BISHOP of WINCHESTER.

The ARCHDEACON of MAIDSTONE.

TREASURERS.

HUGH LINDSAY ANTROBUS, Esq. | The ARCHDEACON of WESTMINSTER.

DIRECTORS.*Chairman*—The ARCHDEACON of WESTMINSTER. *Deputy-Chairman*—ROBERT FEW, Esq.

Hugh Lindsay Antrobus, Esq.
Charles John Baker, Esq.
The Archdeacon of Bath.
Rev. Canon Blomfield, M.A.
The Dean of Bristol.
The Archdeacon of Buckingham.
Rev. J. Lovett Cameron, M.A.
Rev. C. B. Dalton, M.A.
Rev. W. H. Dickinson, M.A.
The Hon. Edward W. Douglas.

Rev. George Eller, M.A.
Rev. Canon Ellison, M.A.
Hon. & Rev. Canon Grey, M.A.
Rev. Charles M. Harvey, M.A.
Rev. Wm. Gilson Humphry, B.D.
The Archdeacon of London.
Rev. Canon Lonsdale, M.A.
The Archdeacon of Maidstone.
The Dean of Manchester.
Rev. Charles Marshall, M.A.

Rev. Canon Miller, D.D.
Rev. J. M. Burn-Murdoch, M.A.
William Rivington, Esq.
Rev. Canon Stone, M.A.
W. H. Stone, Esq., M.D.
John Charles Thynne, Esq.,
M.A.
Rev. Henry Wace, M.A.
Rev. Canon Williams, M.A.

Counsel—THOMAS BOURDILLON, Esq., M.A., Stone Buildings, Lincoln's Inn.*Solicitors*—Messrs. LEE, BOLTON & LEE, No. 2, Broad Sanctuary, Westminster.*Auditors*—CHARLES BARBER, Esq.; GEORGE J. BIDDULPH, Esq.; ROBERT J. LODGE, Esq.;
Rev. ALEXANDER WILSON, M.A.*Bankers*—Messrs. COUTTS & Co.*Consulting Actuary*—FREDERICK HENDRIKS, Esq.*Physician*—Dr. STONE, 14, Dean's Yard.*Actuary*—STEWART HELDER, Esq.*Secretary*—MATTHEW HODGSON, Esq.**TOTAL FUNDS - - - - - £2,610,167****TOTAL ANNUAL INCOME - 306,140****NO AGENTS EMPLOYED, AND NO COMMISSION PAID.****REDUCED PREMIUMS.**—Assurances may be effected upon payment of four-fifths of the rates chargeable according to the Society's Table, subject to *certain conditions* fully set forth and explained in the Prospectus.**CLAIMS.**—The total amount of Claims paid upon death from the commencement of the Society to 1st June, 1879, was £1,733,480.**BONUS.**—The whole available Bonus is the sole property of Life Assurers; no part whatever is taken from it to be shared amongst proprietors. At the end of every fifth Year, profits are equitably apportioned amongst existing Life Assurances. By means of Bonus, many of the earlier Life Assurances have been relieved altogether from the payment of Annual Premiums, and additions in almost every case have been made to the sums Assured. £343,140 was divided amongst Life Assurances at the declaration of Bonus on 1st June, 1876. Next Bonus due 1st June, 1881.

Assurers have the privilege, at the time of making an Assurance, of selecting the mode in which the Bonus, whenever due, shall be applied, viz.—in an immediate Cash payment, or to the reduction of the Annual Premium, or to the increase of the Capital sum assured.

Assurances may be effected on LIVES, SURVIVORSHIPS, &c., &c., as stated in the Society's Prospectus, to any amount not exceeding £7,500.

This Society is strictly confined to the Clergy of the Church of England and of the Episcopal Church of Scotland, their Wives and Families, and the near relations of themselves and Wives.

Prospectuses, Bonus Accounts, Forms of Proposal, &c., may be had at the Offices, on personal application, or by letter.

1 & 2, BROAD SANCTUARY, WESTMINSTER.

CROWN

LIFE ASSURANCE COMPANY.

Established 1825.

Head Office, LONDON—188, FLEET STREET, E.C.

DIRECTORS.

CHARLES SPENCER PERCEVAL, Esq., *Chairman.*

JOHN W. WATSON, Esq., *Deputy-Chairman.*

J. C. H. DE COLQUHOUN, LL.B.

BINNY COLVIN, Esq.

EDWARD HAMILTON, Esq.

GEORGE HANKEY, Esq.

CHARLES W. HARRISON, Esq.

JAMES MITCHELL, Esq.

OCTAVIUS OMMANNEY, Esq.

W. MELMOTH WALTERS, Esq.

Auditors.

Sir PATRICK COLQUHOUN, LL.D., Q.C. | HERBERT G. H. NORMAN, Esq.

Medical Officers.

JOHN SIMON, Esq., C.B., F.R.S.

ROBERT MARTIN, Esq., M.D.

J. A. KINGDON, Esq., F.R.C.S.E.

Inspectors of Agencies.

ARTHUR J. CORBETT.

HENRY F. HEWLINGS.

Assistant-Secretary—JOHN LIGHTON.

Actuary and Secretary.—B. HALL TODD.

Branch Office, DUBLIN—46, Dame Street.

Secretary for Ireland—JOSEPH MANLY.

Branch Office, EDINBURGH—67, George Street.

Secretary for Scotland—J. MANLY TODD.

Branch Office, LIVERPOOL—B5, Exchange Buildings, W.

Resident Secretary—B. H. HILTON.

Branch Office, MANCHESTER—York Chambers, 27, Brazennose Street.

Mr. A. A. GILLIES.

Whole World Policies, *without the payment of any Extra Premium*, are issued to all persons who, at the time of assuring, have no intention or prospect of proceeding beyond the limits of Europe.

Policies issued at the ordinary With-Profit rate of Premium, are, by a new method of applying the Bonus, MADE PAYABLE DURING THE LIFETIME OF THE ASSURED.

SECURITY COMBINED WITH OTHER ADVANTAGES.

The Sum Assured now exceeds **£5,379,100.**

The Annual Income is upwards of **£221,900.**

The Funds Invested amount to **£1,579,400.**

The Bonuses added to Policies amount to **£861,000.**

The Sums Paid to the Representatives of deceased Members exceed **£3,065,000.**

The Profits are divided *quinquennially*—Five Sixths being allotted to the Assured. The next Division will be on 25th March, 1880.

Annual Cash Bonuses are allotted to Policies that become Claims any time after three years' Premiums have been paid.

The Rates of Premium will be found very advantageous.

The Policy Stamp and Medical Fees are paid by the Company.

The Usual Commission allowed to Solicitors and others introducing Assurances at the Head and Branch Offices.

By order of the Directors,

B. HALL TODD, *Secretary and Actuary.*

EAGLE

INSURANCE COMPANY,

(FOR LIVES ONLY,)

79, PALL MALL, LONDON, S.W.

(Established 1807.)

Directors.

GEORGE RUSSELL, Esq., *Chairman.*

CHARLES JELlicoe, Esq., F.R.G.S., *Deputy-Chairman.*

THOMAS ALLEN, Esq.

CHARLES BISCHOFF, Esq.

THOMAS BODDINGTON, Esq.

Right Hon. SIR JAMES FERGUSSON,
Bart., K.C.M.G.

HON. THOS. F. FREMANTLE, M.P.

WILLIAM A. GUY, M.B., F.R.S.

RALPH LUDLOW LOPES, Esq.

HENRY PAULL, Esq.

SIR PHILIP ROSE, Bart.

Actuary and Secretary.

GEORGE HUMPHREYS, Esq., M.A.

Accumulated Funds £2,898,346

Also a Subscribed Capital of more than £1,500,000

Expenses of Management barely exceed Three per Cent. of the
Gross Income.

*Annual Reports, Prospectuses, and Forms, may be had, or will be sent,
Post-free, on application at the Office, or to any of the Company's Agents.*

THE EDINBURGH LIFE OFFICE.

FOUNDED 1823.

NON-FORFEITABLE POLICIES.

THE ORDINARY POLICIES of this Company—whether effected by Premiums payable during the whole of Life or payable during a limited number of years—are issued under a **COMPREHENSIVE NON-FORFEITURE SYSTEM**, which protects the Assured against loss in the event of Premiums being discontinued.

INCREASING BONUSES.

THE BONUS SYSTEM of this Company gives an increasing share of Profits to the Policyholders as they advance in age. The Bonus declared in 1878 ranged from £1. 2s. 10d. per cent. per annum in the case of Policyholders who entered the Septennial Period at the age of 20, to £10. 15s. 5d. per cent. per annum in the case of the oldest Policyholder.

The Company's Rates of Premium, on the Participation Scale, are specially moderate.

TERMINABLE PREMIUM PLAN.

The Directors have adopted a **NEW SCHEME OF ASSURANCE**, under which—by an application of Bonuses—the Premiums on Policies effected at the **ORDINARY WHOLE-LIFE RATE** will be extinguished during the lifetime of the Assured.

The important advantage of this New System is that, *without adding to the cost of an Ordinary Life Policy*, it relieves the Policyholder in old age from the burden of the annual payment of Premiums, while it secures to his heirs the full benefit of the sum originally insured, together with important Bonus Additions after the Premiums have been extinguished.

This New Scheme is fully explained in the Company's Prospectus.

LIFE BUSINESS ONLY IS TRANSACTED BY THE COMPANY.

Head Office—22, George Street, Edinburgh.

Manager—DAVID MACLAGAN, F.R.S.E.

Secretary—GEORGE M. LOW, F.F.A.

London Office—11, King William Street, E.C.

Joint Secretaries { FREDERICK CHAPLIN.
JOHN DUNCAN, F.I.A.

Manchester : 12, King Street.

THOMAS SWANSTON, *Res. Sec.*

Glasgow : 112, St. Vincent Street.

ARCH. HEWAT, F.F.A., *Res. Sec.*

Liverpool : 26, Castle Street.

GRIFFITH J. LLOYD, *Res. Sec.*

Dublin : 55, Upper Sackville St.

WM. B. MARTIN, *Res. Sec.*

Birmingham : 16, Bennett's Hill.

JOHN BOOCOCK, *Res. Sec.*

Newcastle : 12, Grainger St., W.

J. G. WILLIAMSON, *Res. Sec.*

Applications for Agencies are invited.

EQUITY & LAW LIFE ASSURANCE SOCIETY.

18, LINCOLN'S INN FIELDS, LONDON, W.C.

ESTABLISHED 1844.

CAPITAL, ONE MILLION, FULLY SUBSCRIBED.

DIRECTORS.

Chairman—JOHN M. CLABON, Esq. *Deputy-Chairman*—HENRY FOX BRISTOWE, Esq., Q.C.

HENRY P. BOWLING, Esq.
R. J. P. BROUGHTON, Esq.
The Hon. MR. JUSTICE DENMAN.
CHARLES J. DIMOND, Esq.
SIMON DUNNING, Esq.
WM. HILLIARD DUNSTER, Esq.
ALEX. STAVELEY HILL, Esq.,
Q.C., D.C.L., M.P.

WILLIAM E. HILLIARD, Esq.
JAMES INGRAM, Esq.
THOS. GLOVER KENSIT, Esq.
EDWARD MOBERLEY, Esq.
FREDERICK PEAKE, Esq.
The Right Hon. SIR ROBERT J.
PHILLIMORE.
GEORGE THOMPSON POWELL, Esq.

W. B. S. RACKHAM, Esq.
HY. CECIL RAIKES, Esq.,
M.P.
GEORGE ROBINS, Esq.
CECIL HENRY RUSSELL, Esq.
ALFRED H. SHADWELL, Esq.
HORACE W. SMITH, Esq., M.A.
RICHARD SMITH, Esq.

AUDITORS.

Elected by the Proprietors.

JOHN BOODLE, Esq.
DAVID PITCAIRN, Esq.

Elected by the Assured.

A. H. BAILEY, Esq.
LEONARD ROWE VALPY, Esq.

SOLICITOR—GEORGE ROOPER, Esq., 17, Lincoln's Inn Fields.

MEDICAL OFFICER—E. SYMES THOMPSON, M.D., 33, Cavendish Square.

ACTUARY AND SECRETARY—G. W. BERRIDGE, Esq.

SUMS ASSURED, £4,788,000. TOTAL INCOME, £252,311.

ASSETS, £1,473,185. EXPENSES OF MANAGEMENT, £7,033.

The Reserve retained by the Society in respect of its Liabilities under Policies has been calculated according to the HIGHEST STANDARD, viz., the Tables of the Institute of Actuaries, interest being taken at 3 per cent., and all the loading on premiums reserved.

NINE-TENTHS of the Total Profits are divided among the Assured. Considerably more than One-tenth of the Profits is derived from Policies which do not participate in Profits, so that the Assured have larger Bonuses than if they formed a Mutual Insurance Company, and received the whole of the Profits derived from their own Policies.

At an Extraordinary General Meeting held on June 9, 1875, the sum of £844,379 was set aside as the value of the Society's Liabilities under its Assurance and Annuity Contracts, and £173,180 was ordered to be divided as Bonus; leaving a Balance of undivided Profit of £20,033.

Nine-tenths of the sum divided was allotted among holders of Policies for £2,500,000.

TABLE of the TOTAL ADDITIONS made up to December 31st, 1874,
to POLICIES of £1,000 each.

Age at Entry.	NUMBER OF PREMIUMS PAID.					
	Thirty.	Twenty-five.	Twenty.	Fifteen.	Ten.	Five.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
30	685 10 0	549 0 0	434 10 0	290 10 0	175 0 0	78 10 0
45	841 0 0	678 10 0	533 0 0	353 10 0	211 0 0	93 0 0
60	...	...	787 10 0	517 0 0	310 10 3	137 10 0

The next Division of Profits made, as on 31st December, 1879, will be declared early in 1880.

G. W. BERRIDGE, *Actuary & Secretary.*

HAND-IN-HAND

FIRE AND LIFE INSURANCE SOCIETY,

NEW BRIDGE STREET, BLACKFRIARS, LONDON, E.C.

INSTITUTED IN 1696.—EXTENDED TO LIFE INSURANCE, 1836.

DIRECTORS.

THE HON. LIONEL ASHLEY.
T. PALMER CHAPMAN, Esq.
MAJOR H. F. C. CUST, M.P.
JOHN LETTSOM ELLIOT, Esq.
VICE-ADMIRAL SIR LEOPOLD G.
HEATH, K.C.B.

ANDREW JOHNSTON, Esq.
FREDERICK LOCKER, Esq.
T. FULLER MAITLAND, Esq.
ARTHUR SPERLING, Esq.
JAMES SYDNEY STOPFORD, Esq.
THOMAS TURNER, Esq.

W. ESDAILE WINTER, Esq.

AUDITORS.

J. LETTSOM ELLIOT, Esq.
CHAS. R. GURNEY HOARE, Esq. | T. A. FULLER MAITLAND, Esq.

Bankers—MESSRS. GOSLINGS & SHARPE, 19, Fleet Street.

Physician—THOMAS K. CHAMBERS, M.D.

Solicitors—MESSRS. NICHOLL, MANISTY, & CO., 8, Howard Street, Strand.

Secretary—BENJAMIN BLENKINSOP, Esq.

Actuary—JAMES TERRY, Esq.

The oldest Insurance Office in the World.

The only Mutual Office in the kingdom for both Fire and Life.

There being no Shareholders, all Profits are divided yearly amongst the Insured.

BONUS RETURNS.

LIFE—1st Series	70	} per Cent. per Annum.
2nd Series (according to the age of the Policy)	60	to	70		70	
3rd Series do. do. do.					45	
FIRE—Annual Policies of Two Years' standing,					45	} per Annum.
with certain exceptions					25	

No Policy Holder is subject to any Personal Liability.

The Directors are willing to appoint as Agents persons of good position and character.

31st DECEMBER, 1878.

ASSETS.

General Accumulated Fund	...	...	...	...	£1,613,033
Life Assurance Fund	...	...	...	...	199,773
					£1,812,806

LIABILITIES.

Net Liability under Life Assurance and Annuity transactions, including abatements at existing rates	...	...	...	...	£1,409,138
Amount of Fire Premiums in hand, on account of unexpired terms of Annual and Septennial Insurances	...	...	...	...	24,703
Amount of Profits in hand, on account of unexpired Fire Policies	...	...	...	...	9,651
Balance (being surplus)...	...	...	...	...	369,314
					£1,812,806

The ACCOUNTS and STATEMENTS as deposited with the Board of Trade, as well as Prospectuses and Forms of Proposal, may be had of any of the Society's Agents, or on application at the Head Office.

BENJAMIN BLENKINSOP, Secretary.

THE LONDON ASSURANCE.

Incorporated by Royal Charter A.D. 1720.

For Fire, Life, and Marine Assurances.

No. 7, ROYAL EXCHANGE, LONDON, E.C.

BRANCH OFFICE—No. 16, CROSS STREET, MANCHESTER.

MARK WILKS COLLET, Esq., *Governor.*

GEORGE L. M. GIBBS, Esq., *Sub-Governor.*

LEWIS ALEXANDER WALLACE, Esq., *Deputy-Governor.*

DIRECTORS.

H. GOUGH ARBUTHNOT, Esq.
ROBERT BURN BLYTH, Esq.
WM. THOMAS BRAND, Esq.
EDWARD BUDD, Esq.
MAJOR-GENERAL H. P. BURN.
GEO. WM. CAMPBELL, Esq.
GEORGE B. DEWHURST, Esq.
ROBERT B. DOBREE, Esq.

ROBERT GILLESPIE, Esq.
HOWARD GILLIAT, Esq.
HENRY GOSCHEN, Esq.
EDWIN GOWER, Esq.
A. C. GUTHRIE, Esq.
ROBERT HENDERSON, Esq.
LOUIS HUTH, Esq.
HENRY J. B. KENDALL, Esq.

CHARLES LYALL, Esq.
G. H. PALMER, Esq.
CAPT. R. W. PELLY, R.N.
WILLIAM RENNIE, Esq.
P. F. ROBERTSON, Esq.
ROBERT RYRIE, Esq.
DAVID P. SELLAR, Esq.
COL. LEOPOLD SEYMOUR.

Secretary.

JOHN P. LAURENCE, Esq.

Actuary.

ARTHUR H. BAILEY, Esq.

Underwriter.

JOHN ANTHONY RUCKER, Esq.

Manager of the Fire Department.

WILLIAM H. HORE, Esq.

Medical Officers.

EDWARD CLAPTON, M.D., St. Thomas's Street, Southwark.
JOHN HARLEY, M.D., 39, Brook Street, Grosvenor Square.

Solicitors.

Messrs. JOHNSONS, UPTON, BUDD & ATKEY, 20, Austin Friars.
Messrs. COLLYER-BRISTOW, WITHERS & RUSSELL, 4, Bedford Row.

West End Agents.

Messrs. GRINDLAY & Co., 55, Parliament Street, S.W.

The Corporation has granted Fire, Life, and Marine Assurances for more than a Century and a half; during that long period it has endeavoured to introduce into its practice all the real improvements that have from time to time been suggested, and to afford every facility for the transaction of business.

Of the Share Capital the sum of £448,275 has been paid up; the total Funds, on the 31st December, 1878, exceeded Three Millions sterling.

Copies of the Accounts pursuant to "The Life Assurance Companies' Act, 1870," can be had on application personally or by letter.

J. P. LAURENCE,

Secretary.

THE MUTUAL LIFE ASSURANCE SOCIETY.

39, KING STREET, CHEAPSIDE, LONDON, E.C.

ESTABLISHED 1834.

DIRECTORS.

George Battcock, Esq., 4, Carlton-street, S.W.
Woodthorpe Brandon, Esq., Guildhall, E.C.
James Burchell, Esq., 34, Gordon-square, W.C.
James Charles, Esq., Southsea House, E.C.
Sir Henry Cole, K.C.B., South Kensington, S.W.
Henry Darvill, Esq., Windsor.
Henry Harwood Harwood, Esq., 29, Cleveland-square, W.
William T. Hooper, Esq., Streatley, Reading.
Sir Kingsmill Grove Key, Bart., Streatham, S.

John Wingfield Malcolm, Esq., Poltalloch, N.B.
Wm. T. Pritchard, Esq., St. Michael's Buildings, Cornhill, E.C.
Richard Rothwell, Esq., 14, Little Tower-street, E.C.
Edgar P. Stringer, Esq., 36, Leadenhall-st., E.C.
Charles John Todd, Esq., 18, Bread-street-hill, E.C.
Captain Ernest Villiers, 9, Glendower-place, South Kensington, S.W.

Auditors—George Arthur Battcock, Esq.; James Charles Bolton, Esq., F.S.A.E.

Medical Officers—W. Sedgwick Saunders, Esq., M.D., F.S.A., 13, Queen-street, Cheapside, E.C.
William Wadham, Esq., M.D., 14, Park-lane, W.

Solicitor—William Burchell, Esq., 5, Broad Sanctuary, Westminster, S.W.

Actuary—Henry William Manly, Esq.

FEATURES OF THIS SOCIETY.

1. Being strictly Mutual, THE WHOLE OF THE ASSETS belong to the Members, and in order to secure safety and an equitable division of the Profits, the surplus is ANNUALLY ASCERTAINED, and a scale of bonuses fixed for Policies becoming Claims in the ensuing year.

2. EVERY POLICY upon the Profit-Scale upon which two Annual Premiums have been paid PARTICIPATES IN THE TOTAL ACCUMULATED PROFITS in proportion to the number and amount of Premiums paid.

3. A Policy in this Society is ABSOLUTELY FREE AND INDISPUTABLE after it has been in force five years, and the life assured has attained the age of 30; the due payment of the ordinary annual Premium stated in the Policy being then alone necessary to secure to the Member or his representatives the full benefits of the Assurance.

4. After TWO PREMIUMS have been received, a liberal value in cash is given for the SURRENDER of a Policy, or a fully paid-up Policy for a reduced amount will be granted in lieu thereof. LOANS are advanced on the Society's Policies to nearly the full extent of the Surrender Value when the value amounts to £10 or upwards.

5. On the 31st of December, 1878, the Sums Assured amounted to £2,680,300, the Assurance Fund to £951,389. 4s. 2d., and the Annual Premiums to £81,898. 8s. 11d. A good estimate of the position of an Office may be made by comparing the Assurance Fund with the Premium Income and the sums assured;—the age of the Office being at the same time taken into account. This Society, after 45 years' successful operations, has over eleven and a half years' Premium Income in hand; and for every £100 assured there is £35. 10s. of invested assets; the Society consequently possesses ample security.

6. The Valuations are based on the Institute of Actuaries' H^M (Healthy Males) Table of Mortality, and 4 per cent. interest; the whole of the "loading" being reserved for future expenses and profits. The stability of the Society is thus amply secured, while provision is made for an equitable distribution of Profits among all the Members.

Prospectuses, Forms of Proposal, Board of Trade Returns, and every information may be obtained at the Head Office of the Society, 39, King Street, Cheapside, London, E.C., on personal application or by letter.

NATIONAL

LIFE ASSURANCE SOCIETY,

FOR MUTUAL ASSURANCE,

2, KING WILLIAM STREET, LONDON, E.C.

ESTABLISHED 1830.

DIRECTORS.

President—HENRY POLLOCK, Esq.

JOHN BLUNDELL, Esq.
 GEORGE BURNAND, Esq.
 HARRY CHUBB, Esq.
 JOSEPH COLLING, Esq.
 THOMAS CURTIS, Esq.

Vice-President—SIR HENRY W. TYLER.

R. P. CAREW HUNT, Esq.
 FREDERICK LOCK, Esq.
 LORD WM. B. PHIPPS.
 JOHN CHARLES SALT, Esq.
 The Hon. GERALD C. TALBOT.

AUDITORS.

LEWIS C. BERGER, Esq.
 WM. D. CHESTER, Esq.
 JOHN CARLYON HUGHES, Esq.

MEDICAL OFFICERS.

HERBERT DAVIES, M.D.
 J. A. KINGDON, Esq.
 JOHN SCOTT, M.D.

BANKERS.—MESSRS. ROBERTS, LUBBOCK & CO.

SOLICITORS.

MESSRS. WILDE, BERGER, MOORE & WILDE, LONDON.
 THOS. T. MECREDY, Esq., 28, WESTMORELAND STREET, DUBLIN.
 MESSRS. BRUCE & KERR, 14, FREDERICK STREET, EDINBURGH.

ACTUARY.—CHARLES ANSELL, JUN., Esq.

The Quinquennial Valuation made at the end of 1875 enabled the Directors to declare a **Reduction of Sixty per Cent.** upon the original premiums on all Policies in Class A for the five years ending with 1880. (This Class was closed on 31st December 1870.)

In Class B Policies have a reduction of Premium for the whole term of Life, which, in the cases of those effected in 1871, varied from $3\frac{1}{2}$ per cent. to 24 per cent., according to the age of the Life Assured, at the last Valuation.

THE NEXT DIVISION OF PROFITS will be made at the end of 1880.

VALUATION BALANCE-SHEET, 31st December, 1875.

Assurance Fund (accumulated solely from Premiums)	£675,883 3 8
Net Liability under Assurance and Annuity transactions	337,366 16 0
Surplus available for future Bonus and Expenses.....	£338,516 7 8

All the Profits belong to the Assured, and (as regards Class B) are applied to the gradual reduction and ultimate extinction of their premiums, a result which may be expected to occur, on an average, in about 20 years from the date of the Policy.

Funds for the Education of Children and for their Establishment in Life may be provided on unusually favourable terms, on a new system lately introduced by this Society, based upon Tables of Mortality specially constructed for the purpose.

Loans granted upon Life Interests, Reversions, and other approved Security.

Applications are invited from Gentlemen of influence and position, who are willing to act as Agents in Districts where the Society is not represented.

Persons desiring to effect Assurances on Lives, in any part of the country, are invited to apply to—

HENRY JOHN PUCKLE, *Secretary.*

NEW YORK

LIFE INSURANCE COMPANY.

ESTABLISHED 1845.

Conducted under the Official Supervision of the Insurance Department of the Government of the State of New York, Reports deposited annually with the Board of Trade in Great Britain, in accordance with the "Life Insurance Companies' Act, 1870."

TRUSTEES FOR GREAT BRITAIN AND IRELAND:

(With whom is deposited 250,000 Dollars in United States Bonds (for the protection of all Policy-Holders and Annuitants), and 100,000 Dollars in the same Bonds (as additional protection for the representatives of deceased Policy-Holders), or equal to over £70,000 in all.

THE RT. HON. HUGH C. E. CHILDERS, M.P., 17, Princes Gardens, S.W.

FREDERICK FRANCIS, Esq., 36, Courtfield Gardens, South Kensington, S.W.,
Director London and County Bank.

A. H. PHILLPOTTS, Esq., Carshalton, Surrey, Director, Bank of British North America.

LIFE ASSURANCE ONLY.

PURELY MUTUAL.

PROFITS ANNUALLY TO POLICY-HOLDERS.

STATEMENT for Year ending December 31st, 1878:

ACCUMULATED FUNDS - - - - £7,558,016

Surplus over all Liabilities and Reserve Fund, according

to valuation made by the Government 1,417,202

Income for Year 1,573,639

CHIEF OFFICE FOR GREAT BRITAIN & IRELAND:

(ESTABLISHED 1870.)

76 & 77, CHEAPSIDE, LONDON, E.C.

J. FISHER SMITH, MANAGER.

NORTH BRITISH AND MERCANTILE

INSURANCE COMPANY.

Established 1808. Incorporated by Royal Charter and Special Acts of Parliament.

CAPITAL - £2,000,000.

PAID-UP CAPITAL - £350,000.

President—HIS GRACE THE DUKE OF ROXBURGHE, K.T.

Vice-Presidents—HIS GRACE THE DUKE OF SUTHERLAND, K.G.; HIS GRACE THE DUKE OF ABERCORN, K.G.

Directors in EDINBURGH.

Sir JAMES GARDINER BAIRD, Bart.
DAVID DAVIDSON, Esq.
J. F. WALKER DRUMMOND, Esq.
RALPH DUNDAS, Esq., W.S.
CHARLES GAIRDNER, Esq., General Manager
of the Union Bank of Scotland.
Lt.-Col. JOHN C. HALKETT, of Cramond.
ALEXANDER HOWE, Esq., W.S.
EVAN ALLAN HUNTER, Esq., W.S.
GEORGE AULDJO JAMIESON, Esq., C.A.
ROBERT BLAIR MACONCHIE, Esq. of Gatton-
side.
Hon. HENRY J. MONCRIEFF, Advocate.
FREDERICK PITMAN, Esq., W.S.
JOHN WHARTON TOD, Esq., W.S.
D. B. WAUCHOPE, Esq., Merchant, Leith.

Secretary—THOMAS MCMURTRIE.

Actuary—DAVID CHISHOLM.

Solicitors—Messrs. MACKENZIE, INNES, and
LOGAN, W.S.

Medical Officer—JOHN MOIR, M.D., F.R.C.P.

Auditor—GEORGE MURRAY, C.A.

Directors in LONDON.

JOHN WHITE CATER, Esq.
CHARLES MORRISON, Esq.
RICHARD BARING, Esq., Merchant.
RICHARD BRANDT, Esq., Merchant.
ALEX. H. CAMPBELL, Esq., Merchant.
EDWARD COHEN, Esq., Merchant.
P. DU PRÉ GRENFELL, Esq., Merchant.
QUINTIN HOGG, Esq., Merchant.
Hon. HUGH McCULLOCH.
CHARLES W. MILLS, Esq., Banker.
JUNIUS S. MORGAN, Esq., Merchant.
GEORGE GARDEN NICOL, Esq., Banker.
JOHN SANDESON, Esq., Merchant.
Baron JOHN H. W. SCHRÖDER.
GEORGE YOUNG, Esq., Merchant.

Manager of Fire Department—
GEORGE H. BURNETT.

Foreign Sub-Manager—PHILIP WINSON.

Manager of Life Department—HY. COCKBURN.

Secretary—F. W. LANCE.

Medical Officers—

A. H. HASSALL, M.D. R. C. CREAM, M.D.
HERMANN WEBER, M.D.

Solicitor—Sir W. R. DRAKE.

General Manager—DAVID SMITH, F.R.S.E.

LIFE DEPARTMENT.

I.—LIFE INSURANCE BRANCH.

The Accumulated Funds of the Life Department,—irrespective of the paid-up capital,—at 31st December, 1878, were as follows:—

1. Life Assurance Branch	£2,852,566 11 3
2. Annuities Branch	300,080 1 11
	£3,152,646 12 2

The Annual Revenue from Premiums and Interest on these Funds amounted, for 1878, to £450,777. 8s. 9d.

Nine-Tenths of the Profits of the Life Assurance Business are divided among the Assured on the Participating Scale every Five Years, and are allocated not only on the Sum Assured, but also on the previous Bonus Additions.

The Next Division will take place on the close of the Books at 31st Dec., 1880.

All Policies on the Participating Scale opened before that date will share in the Division.

II.—ANNUITY BRANCH.

Annuities, immediate, contingent, or deferred, are granted on favourable terms.

FIRE DEPARTMENT.

The Company insures against Fire almost every description of Property, at Home or Abroad, at the lowest rates of Premium corresponding to the risk.

THE NET PREMIUMS in 1878 were	£925,296
THE FIRE RESERVES amounted at 31st December, 1878, to	794,577
THE PREMIUM RESERVE	305,083
BALANCE OF PROFITS, 1878, carried forward	57,048

Every information may be had at the Chief Offices, Branches, or Agencies.

64, PRINCES ST., EDINBURGH.
Du., 1879.

DAVID SMITH, General Manager.
THOMAS MCMURTRIE, Secretary.

PROVIDENT

LIFE OFFICE.

FOUNDED 1806.

50, REGENT STREET, LONDON.

EXISTING ASSURANCES	...	£6,023,350
INVESTED FUNDS	... ..	2,019,251
ANNUAL INCOME	... ..	270,525
CLAIMS PAID	... ..	6,055,100
BONUSES DECLARED	... ..	2,342,000

HALF-CREDIT SYSTEM,

Applicable only to With-Bonus Policies for the Whole Term of Life (TABLE A), and to Lives not exceeding 60 years of age.

UNDER this system, one-half the Premium only is payable during the first 5, 7, or 10 years, in the option of the Assured; the other half-premium remains a charge against the Policy, bearing 5 per cent. interest, payable in advance.

The arrears of half-premium may be paid off at any time, or be deducted from the sum assured when the claim arises, or from the Office Value in case of surrender.

This system offers the advantage of a low Premium during the early years of life, and thus enables an Assurer to open a Policy for a larger amount than could be obtained under the ordinary terms.

The Large Bonuses declared by this Office may reasonably be expected (except upon Policies of a very recent date) to clear off any charge which may be due for these arrears of Premium.

Proposals, Prospectuses, and further Information to be obtained at the Head Office, or of any of the Agents.

CHARLES STEVENS, Secretary.

PRUDENTIAL
ASSURANCE COMPANY,
HOLBORN BARS.

REVERSIONS PURCHASED.

EVERY DESCRIPTION OF LIFE ASSURANCE

AND

ANNUITY BUSINESS TRANSACTED.

THE ANNUAL PREMIUM INCOME
EXCEEDS £1,500,000.

The Ordinary Policies in this Company become absolutely indisputable after they have been in existence Five Years, or immediately, to the extent of the principal, interest, and costs, not exceeding the sum Assured if assigned to an innocent holder for a bonâ fide consideration.

THE LAST ANNUAL REPORT

CAN BE OBTAINED UPON APPLICATION.

ROYAL INSURANCE COMPANY,

ROYAL INSURANCE BUILDINGS, LIVERPOOL,

AND

LOMBARD STREET, LONDON.

Extracts from the Report for the Year 1878:—

FIRE DEPARTMENT.

Fire Premiums for the Year	£775,871 14 11
Losses	381,562 3 1

LIFE DEPARTMENT.

Income from Premiums, after deducting Re-assurances	£246,514 5 1
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BONUSES DECLARED at the LAST TWO DIVISIONS OF PROFITS:

£1. 10s. per Cent. per Annum on Sum Assured,

Upon all Policies entitled to participate.

FUNDS.

After providing for Payment of Dividend and Bonus, the Funds of the Company will stand as follows:—

Capital Paid up	£289,545 0 0
Fire Fund	500,000 0 0
Reserve Fund	800,000 0 0
Balance of Profit and Loss	69,707 11 0
Life Funds... ..	2,389,907 3 11
	<u>£4,049,159 14 11</u>

GROWTH OF FUNDS.

1863	£1,045,143
1868	1,579,578
1873	2,645,503
1878	4,049,159

EXTRACT FROM AUDITORS' REPORT.

"We have examined and counted every Security, and have found all correct and in perfect order; and that the present aggregate Market Value thereof is in excess of the amounts in the said Balance Sheets."

JOHN H. McLAREN, *Manager.*

DIGBY JOHNSON, *Sub-Manager.*

JOHN B. JOHNSTON, *Secretary in London.*

MUTUAL LIFE ASSURANCE.

SCOTTISH PROVIDENT INSTITUTION.

ESTABLISHED 1837.

Head Office—8, St. ANDREW SQUARE, EDINBURGH.

London, 18, KING WILLIAM STREET, E.C.

THIS SOCIETY DIFFERS IN ITS PRINCIPLES FROM OTHER OFFICES.

Instead of charging rates higher than are necessary, and afterwards returning the excess, in the shape of periodical Bonuses, it gives from the first as large an assurance as the Premiums will with safety bear—reserving the Whole Surplus for those who live long enough to secure the Common Fund from loss.

A Policy for £1,200 to £1,250, may thus at most ages be had for the Premium usually charged for £1,000 only; while, by RESERVING the Surplus, large Additions may be looked for on the Policies of those who participate. At last Investigation, Policies for £1,000 sharing a first time were increased to sums ranging from £1,170 to £1,300. In some cases, Policies which shared at the whole four divisions, have now been doubled.

Its terms are thus specially adapted to the case of Provisions in Family Settlements, or otherwise, where it is of importance to secure, for the smallest present outlay, a competent provision, of definite amount, in the case of early death.

ANNUAL PREMIUMS FOR £100 AT DEATH (WITH PROFITS).

AGE.	25	30	35	40	45	50
<i>During Life.</i>	£1 18 0	£2 1 6*	£2 6 10	£2 14 9	£3 5 9	£4 1 7
<i>21 Payments.</i>	2 12 6	2 15 4	3 0 2	3 7 5†	3 17 6	4 12 1

* A person of 30 may thus secure £1000 at Death, by a yearly payment, *during Life*, of £20. 15s., which would generally secure elsewhere about £800 only.

† At age 40, the Premium *ceasing at age 60* is, for £1000, £33. 14s. 2d., being about the same as most Offices require to be paid during the whole term of life.

The New Business has, for some years, exceeded a Million.

The COST of MANAGEMENT is unusually low. Notwithstanding the large amount of NEW BUSINESS—in special connection with which so much of the outlay is necessarily incurred—the *Ratio* of Expenses in last year was only 10½ per cent. of the Premiums, or 7½ per cent. of the total Income. *The actual Expenses are greatly under those of any Institution doing a like amount of New Business.*

The ACCUMULATED FUNDS are above £3,500,000.

By a recent statement in the "London Review," it is shown that, with one exception, the Funds have increased in last eight years more than in any other Office in the kingdom. Relatively, no Office has made so large an increase.

Full STATEMENTS of PRINCIPLES will be found in the ANNUAL REPORTS.

JAMES WATSON, *Manager.*

EDINBURGH, December, 1879.

J. MUIR LEITCH, *London Secretary.*

**. The Directors are prepared to appoint AGENTS of activity and influence where the Society is not represented.

THE SCOTTISH WIDOWS' FUND

Mutual Life Assurance Society.

President—His Grace the DUKE OF RICHMOND & GORDON, K.G., D.C.L. (Oxon.)

Vice-Presidents.

The Hon. LORD DEAS.

The Rt. Hon. the EARL OF HADDINGTON.

The Rt. Hon. the EARL OF ROSEBERRY.

The Mt. Hn. the MARQ. OF TWEEDDALE.

The FINANCIAL POSITION of the Society is UNRIVALLED.

Though not the oldest of the existing Life Assurance Institutions of Great Britain, it has long possessed the largest Life Assurance Fund, now amounting to nearly **SEVEN MILLIONS STERLING**. Its Investments are all of the highest class, not one of them involving liability. It has paid in Claims

ELEVEN MILLIONS STERLING,

And has divided in Profit more than—

FIVE-AND-A-HALF MILLIONS.

The RESULTS ALREADY REALISED by Members past and present are shown in the following Examples of

CLAIMS RECENTLY PAID and POLICIES IN FORCE.

Original Sum Assured.	Amount Paid.	Premiums Paid.
£	£	£
1000	2970	1567
200	594	287
1000	2313	1220
1000	1917	642
1000	2545	1387

Original Sum Assured.	Amount Payable.	Premiums Paid.
£	£	£
3000	7435	4018
2500	6188	3144
300	730	342
2000	4806	2336
1000	2445	1345

The amounts payable under the above "Policies in force" will increase with each additional year of their subsistence.

1880 is the Bonus Year.

*Entrants before 31st December will participate in the
SEVEN YEARS' PROFIT.*

EDINBURGH: (Head Office)—9, ST. ANDREW SQUARE.

London Office, 28, CORNHILL, E.C.—West End Agency, 49, Pall Mall.

Dublin, 41, WESTMORELAND STREET.

Glasgow, 114, WEST GEORGE STREET.

Manchester, ALBERT SQUARE.

Liverpool, 48, CASTLE STREET.

Birmingham, 12, BENNETT'S HILL.

Leeds, 21, PARK ROW.

Bristol, 22, COLLEGE GREEN.

Belfast, 2, HIGH STREET.

Newcastle, GRAINGER STREET, W.

Dundee, 9, PANMURE STREET.

Norwich, 48, ST. GILES' CHURCH PLAIN.

Agencies in all the important Towns of the three Kingdoms.

SAMUEL RALEIGH, Manager.

AW. H. TURNBULL, Secretary.

EDINBURGH, December, 1879.

Copies of the last Annual Report, with Accounts, Prospectuses, and Forms of Proposals, may be obtained on application at any of the Society's Offices or Agencies.

THE STANDARD LIFE ASSURANCE COMPANY.

ESTABLISHED 1825.

Position of the Company reported at the last Annual General Meeting in 1879:—

Assurances accepted during the previous 5 Years	£6,220,234
Existing Assurances	19,005,152
Invested Funds	5,414,301
Annual Revenue	806,910

DIVISION OF PROFITS.

The Company's Profits have been divided on nine occasions, viz.: 1835, 1840, 1845, 1850, 1855, 1860, 1865, 1870, and 1875, when large additions were made to Policies.

THE TENTH DIVISION WILL TAKE PLACE IN 1880.

CONDITIONS OF ASSURANCE.

Policies on which age is proved, are unchallengeable after they have existed five years.

Policies of five years' standing, on which the premium has fallen into arrear, may be revived within thirteen months.

Policies free as to residence granted when the Directors are satisfied the Life Assured has no prospect of going abroad.

Surrender values allowed at fixed rates. *For Rules, see Company's Prospectus.*

AGENCIES IN INDIA AND THE BRITISH COLONIES.

SPENCER C. THOMSON, *Manager.*

EDINBURGH—3 & 5, GEORGE STREET (HEAD OFFICE).

LONDON—{ 82, KING WILLIAM STREET; and
 { 3, PALL MALL EAST, S.W.

DUBLIN—66, UPPER SACKVILLE STREET.

GLASGOW—155, WEST GEORGE STREET.

MANCHESTER—50, SPRING GARDENS.

ALLIANCE

BRITISH AND FOREIGN

LIFE AND FIRE ASSURANCE COMPANY,

BARTHOLOMEW LANE, LONDON, E.C.

(ESTABLISHED 1824.)

CAPITAL, £5,000,000.

BOARD OF DIRECTION.

President—Sir Moses Montefiore, Bart., F.R.S.

James Alexander, Esq.
Charles George Barnett, Esq.
James Fletcher, Esq.
Right Hon. George J. Goschen, M.P.
Right Hon. Lord Richard Grosvenor,
M.P.
Samuel Gurney, Esq.
Richard Hoare, Esq.

Sir Curtis Miranda Lampson, Bart.
Francis Alfred Lucas, Esq.
Elliot Macnaghten, Esq.
Thomas Masterman, Esq.
Joseph Mayer Montefiore, Esq.
Sir N. M. de Rothschild, Bart., M.P.
Hugh Colin Smith, Esq.

AUDITORS.

Charles Edward Barnett, Esq.
Francis William Buxton, Esq.

Lord Edward Cavendish.
Charles Rivers Wilson, Esq., C.B.

West End Branch:—1, GREAT GEORGE STREET, WESTMINSTER.

GRANVILLE R. RYDER, M.P., *Superintendent.*

Life and Fire Assurances effected on moderate terms.

Prospectuses, Proposal Forms, and Statements of Accounts may be had on application.

ROBERT LEWIS, *Secretary.*

The General Reversionary & Investment Company,

OFFICE: No. 5, WHITEHALL, LONDON, S.W.

ESTABLISHED 1836.

Further Empowered by Special Act of Parliament, 14 and 15 Vict., cap. 180.

CAPITAL, £500,000.

Directors.

Chairman—John Chave Luxmoore, Esq.

Deputy-Chairman—Colonel Joseph Walker Jasper Ouseley.

Mayow Wynn Adams, Esq.

Edward Carleton Tufnell, Esq.

Thomas Allen, Esq.

Edward Walmisley, Esq.

William Robert Barker, Esq.

Auditors.

Sir Charles Rhoderick McGregor, Bart.

Martin John King Becher, Esq.

John Cookes, Esq.

Bankers.

Messrs. Drummond.

Solicitors.

Messrs. Shoubridge & May, 19, Lincoln's Inn Fields, W.C.

THE business of this Company consists in the PURCHASE of, or LOANS upon—

Reversionary Interests, vested or contingent, in LANDED or FUNDED PROPERTY, or SECURITIES; also

Life Interests in POSSESSION as well as in EXPECTATION.

Loans upon Reversions may be obtained either at an Annual Interest, or in consideration of deferred charges, payable upon the REVERSIONS falling in.

Immediate Annuities are likewise granted upon the latter principle to persons entitled to Reversionary Interests, who may thus obtain an income until their property falls into possession, without being called upon for any payment until that event.

Prospectuses and Forms of Proposal may be obtained from the Secretary, to whom all communications should be addressed.

WM. BARWICK HODGE, *Actuary and Secretary.*

QUEEN INSURANCE COMPANY.

CHIEF OFFICES:

QUEEN INSURANCE BUILDINGS, LIVERPOOL,
AND

QUEEN INSURANCE BUILDINGS, 60, GRACECHURCH-ST., LONDON.

MANCHESTER BRANCH—48, BROWN STREET.

CAPITAL TWO MILLIONS.

FUNDS IN HAND.

Capital Paid-up	...	...	...	...	...	£180,035
Reserve and Fire Funds	...	...	...	...	...	310,000
Life Accumulation Fund	...	...	...	...	...	300,819
Annuity Fund	...	...	...	...	...	11,539

THE COMPANY HAS PAID, IN SATISFACTION OF CLAIMS,
£2,740,587.

Bankers—THE LIVERPOOL UNION BANK. THE NATIONAL PROVINCIAL BANK OF ENGLAND.

Auditors—HARMOOD BANNER AND SON, Accountants, Liverpool.

Physicians—J. TURNBULL, M.D., Liverpool. J. E. POLLOCK, M.D., London.

Solicitors—BATESON AND Co., Liverpool.

Actuary and General Manager—J. MONCRIEFF WILSON.

Sub-Manager—T. WALTON THOMSON.

IN POINT OF SECURITY QUEEN POLICIES ARE UNSURPASSED.

British Workman's Assurance Company, LIMITED.

Chief Offices—BROAD STREET CORNER, BIRMINGHAM.

Extract from the Accounts for the year ending April 30th, 1879.

Notwithstanding the depression of the past year, there was an INCREASE in the RECEIPTS over the previous year of about £7,000, the total INCOME being £40,756. 10s. 10d. The amount PAID IN CLAIMS during the year was £13,319. 18s. 2d., including £746. 13s. 2d. Surrender Claims, making the total amount paid up to that date £51,776. 3s. 3d., including £2,866. 5s. 9d. paid in Surrender Claims.

After meeting all the expenses of the year, the Directors were enabled to carry forward a balance of £4,109. 4s. 5d., making the total amount of funds at the close of the year £15,161. 1s. 11d.

The NUMBER of PROPOSALS received during the year was 69,492; the Annual Premium thereon is £31,924. 14s. 3d. The NUMBER of POLICIES issued was 55,900; Annual Premium thereon, £24,925. 7s. 3d.

After deducting Lapses, Deaths, &c., the Number of Policies in force on the 30th day of April, 1879, was 107,639, and the Annual Premium thereon, £47,789. 17s. 9d.

Taking these facts in connection with the very encouraging and satisfactory Report of Mr. WOOLHOUSE, the Actuary, which shows that the funds in hand are in excess of the amount really required to meet the liabilities of the Company; this cannot fail to give entire satisfaction as to the position of the Company. Thousands can bear witness to the Company's prompt and liberal manner in settling just and proper claims. Sums of £50 and under are paid at once upon satisfactory proof.

H. PORT, Manager.

ROYAL EXCHANGE ASSURANCE CORPORATION,

(Established by Royal Charter, A.D. 1720.)

FOR

SEA, FIRE, LIFE, & ANNUITIES.

CHIEF OFFICE—ROYAL EXCHANGE, LONDON. BRANCH—29, Pall Mall.

THE ACCUMULATED FUNDS EXCEED £3,900,000.

JAMES STEWART HODGSON, Esq., *Governor.*
FRANCIS ALEXANDER HAMILTON, Esq., *Sub-Governor.*
FREDERICK JOSEPH EDMANN, Esq., *Deputy-Governor.*

Directors.

ROBERT BARCLAY, Esq.
JOHN GARRATT CATTLEY, Esq.
MARK CURRIE CLOSE, Esq.
EDWARD JAMES DANIELL, Esq.
WILLIAM DAVIDSON, Esq.
ALEXANDER DRUCE, Esq.
CHARLES HERMANN GOSCHEN, Esq.
CHARLES ERNEST GREEN, Esq.
CHARLES SEYMOUR GRENFELL, Esq.
BARON HEATH.
WILMOT HOLLAND, Esq.
EGERTON HUBBARD, Esq., M.P.

WILLIAM KNOWLES, Esq.
NEVILLE LUBBOCK, Esq.
GEORGE FORBES MALCOLMSON, Esq.
CHARLES JOHN MANNING, Esq.
DANIEL MEINERTZHAGEN, Esq.
WILLIAM ROBERT MOBERLY, Esq.
LORD JOSCELINE WM. PERCY.
SIR JOHN ROSE, Bart.
SAMUEL LEO SCHUSTER, Esq.
ERIC CARRINGTON SMITH, Esq.
MONTAGU C. WILKINSON, Esq.
CHARLES BARING YOUNG, Esq.

FIRE ASSURANCES on liberal terms.

LIFE ASSURANCES with or without participation in Profits.

LOANS are granted on security of LIFE INTERESTS in connection with Policies of Assurance.

Persons whose lives are assured with this Corporation on the Bonus or Non-Bonus system, incur no Mutual Liabilities as Partners, nor do they depend upon an uncertain Fund; the large INVESTED CAPITAL STOCK of the Corporation affords unquestionable Security for the fulfilment of its engagements.

All real improvements in modern practice, with the security of an Office whose resources have been tested by the experience of **more than a Century-and-a-half.**

The Corporation are open to consider applications for Agencies.

A Prospectus, Table of Bonus, and Balance Sheet, will be forwarded on application.

E. R. HANDCOCK, *Secretary.*

UNIVERSITY LIFE ASSURANCE SOCIETY,

25, PALL MALL, LONDON, S.W.

CAPITAL—£600,000.

PRESIDENT.

HIS GRACE THE LORD ARCHBISHOP OF CANTERBURY.

DIRECTORS.

Chairman—J. COPLEY WRAY, Esq.

SIR JAMES ALDERSON.
CHARLES S. BAGOT, Esq.
HENRY NUGENT BANKES, Esq.
FRANCIS BARLOW, Esq.
S. B. BRISTOWE, Esq., Q.C., M.P.
SIR EDWARD M. BULLER, Bart.
FRANCIS H. DICKINSON, Esq.
SIR FRANCIS H. DOYLE, Bart.
JOHN FLOYER, Esq., M.P.

THE RIGHT REV. THE LORD BISHOP OF
GLOUCESTER AND BRISTOL.
THE REV. FRANCIS K. LEIGHTON, D.D.
ARTHUR THOMAS MALKIN, Esq.
THE MOST HON. THE MARQUIS OF SALISBURY, K.G.
THE RIGHT HON. SPENCER H. WALPOLE, M.P.
SIR THOMAS WATSON, Bart.
THE RIGHT HON. JAMES STUART WORTLEY.
ROBERT WOODHOUSE, Esq.

Capital £600,000, Paid-up	...	...	£80,000
Amount Accumulated from Premiums	...	...	1,000,000
Annual Income	..	...	94,461
Policies Outstanding and Additions, upwards of			2,084,200

The Reversionary Bonus declared in 1875, amounting to £155,400, gave an average of $57\frac{1}{2}$ per cent., and the Cash Bonus, or present money value, gave an average of $37\frac{1}{2}$ per cent. on the Premium paid in the five years.

Additions to Policies for five years nearly 2 per cent. per annum.

CHARLES McCABE, Esq., *Secretary.*

PREMIUMS on POLICIES, without Additions, at a Reduced Rate.

ROCK LIFE ASSURANCE COMPANY,

ESTABLISHED A.D. 1806, for the Assurance of Lives and Survivorships.

No. 15, NEW BRIDGE STREET, BLACKFRIARS, LONDON.

Trustees.

J. G. BARCLAY, Esq.
The Right Hon. J. G. DODSON,
M.P.

G. A. FULLER, Esq.
J. GODDARD, Esq.

R. HUDSON, Esq., F.R.S.
C. RIVAZ, Esq.
S. H. TWINING, Esq.

Directors.

Major-Gen. The Right Hon. LORD
ABINGER, C.B.
G. P. BIDDER, Esq., Q.C.
The Rt. Hon. J. G. DODSON, M.P.
G. A. FULLER, Esq.
J. GODDARD, Esq.

R. HUDSON, Esq., F.R.S.
Sir J. KELKE, Bart.
S. LAURENCE, Esq.
Lieut.-Gen. Sir G. St. P. LAW-
RENCE, K.C.S.I., C.B.
C. T. LUCAS, Esq.

C. RIVAZ, Esq.
C. RUGGE-PRICE, Esq.
Lt.-Col. Sir C. RUSSELL, Bt. V.C.,
W. B. TOWSE, Esq. [M.P.]
H. J. TRITTON, Esq.
S. H. TWINING, Esq.

Auditors—W. COSSART, Esq.; F. KEARSEY, Esq.; G. J. NEWBURY, Esq.; J. N. SCOTT, Esq.
Physician—F. J. FARRE, M.D., F.R.C.P.

Solicitor—J. KENDALL, Esq.

Union Bank Chambers, Lincoln's Inn.

Surgeon—B. SHILLITON, Esq., F.R.C.S.

Bankers—Messrs. BARCLAY, EVAN, TRITTON,
TWELLS, & Co.

Actuary—H. W. PORTER, Esq.

The ROCK LIFE ASSURANCE COMPANY, which has been established nearly THREE
QUARTERS OF A CENTURY, has an ACCUMULATED FUND of more than THREE
MILLIONS STERLING, invested in Mortgages on Land, and other first-class Securities, viz. :—

On the 20th August, 1875	£3,167,289	2	9
Sum Assured—Inclusive of Bonus Additions—at that date	4,893,272	6	4
Estimated Liability thereon (Northampton Table of Mortality, 3 per Cent. Interest)	1,451,708	14	6
<i>Being less than one-half the Fund invested.</i>			
Total Amount of Bonus Additions made to Policies	3,251,871	3	9
Amount of Profits divided for the Seven Years ending 20th Aug., 1875	535,216	16	0
Annual Income	288,533	19	7
Total Claims paid—Inclusive of Bonus Additions	7,892,697	2	8

TABLE SHOWING THE BONUS ADDITIONS MADE TO POLICIES UP TO THE YEAR 1875.

No. of Policy.	Sum Assured.	Amount of Bonuses.	Total Amount Payable.
2,409	£50	£101 2 4	£151 2 4
2,768	2,000	3,718 13 4	5,718 13 4
3,168	2,500	4,444 11 8	6,944 11 8
3,339	4,000	6,785 6 8	10,785 6 8
3,586	1,000	1,634 16 8	2,634 16 8
3,873	3,400	5,349 6 8	8,749 6 8

Copies of the Accounts deposited with the Board of Trade, pursuant to "The Life Assurance Companies' Act, 1870," as well as of the Periodical Valuation Accounts, and every information, may be obtained on application.

H. W. PORTER, Actuary.

PELICAN LIFE INSURANCE COMPANY.

ESTABLISHED IN 1797.

70, LOMBARD STREET, E.C., AND 57, CHARING CROSS, S.W.

DIRECTORS.

HENRY ROBERT BRAND, Esq.
OCTAVIUS E. COOPE, Esq., M.P.
JOHN COOPE DAVIS, Esq.
HENRY FARQUHAR, Esq.
A. C. LORRAINE FULLER, Esq.

CHARLES EMANUEL GOODHART, Esq.
HENRY LANCELOT HOLLAND, Esq.
Sir JOHN LUBBOCK, Bt., M.P., F.R.S.
JOHN STEWART OXLEY, Esq.
DUDLEY ROBERT SMITH, Esq.

MARMADUKE WYVILL, Esq.

The Oldest Proprietary Company in the Kingdom for Life Insurance only.

TONTINE INSURANCES.

Policies payable in the Lifetime of the Insured, with participation in Profits on the Tontine Scheme.

FINANCIAL POSITION.

Sums Assured and Bonus Additions	...	...	nearly £3,000,000
Annual Revenue from Premiums and Interest	...	...	over 142,000
Total Funds	...	...	over 1,240,000

IMPORTANT NOTICE.

This Company will be found to offer a complete security for the fulfilment of its engagements. THE INSURED ARE NOT INVOLVED IN ANY PARTNERSHIP LIABILITY, or in any Limitation on the part of the Shareholders.

ROBERT C. TUCKER, Secretary.

WHITTINGTON

LIFE ASSURANCE COMPANY,

58, MOORGATE STREET, LONDON, E.C.

ESTABLISHED 1855. CAPITAL, £100,000.

DIRECTORS.

Chairman—J. EBENEZER SAUNDERS, Esq., F.S.A., F.L.S., F.G.S., Finsbury Circus, E.C.
 ALFRED T. BOWSER, Esq., F.R.G.S., Sunny Side, Clapton.
 JOHN COOK, Esq., 2, Old Bethnal Green Road, E.
 PHILIP CRELLIN, Esq., 33, Chancery Lane, W.C.
 Major R. H. HUDLESTON, Chatteris, Camba.
 SAMUEL B. MEREDITH, Esq., The Padnals, near Romford, Essex.
 J. CARVELL WILLIAMS, Esq., 2, Serjeants' Inn, Fleet Street, E.C.

All kinds of Life Assurance Business effected. Special advantages to total abstainers. Second class lives assured. Eight Triennial Bonuses distributed.

Valuations of the Assets and Liabilities of this Company are made every THREE YEARS. The last Valuation, up to 30th April, 1878, exhibited a

Total Value of Assets	..	..	..	..	£908,306
Total Value of Liabilities	..	..	..	..	587,790

Leaving a Balance of £320,516

Five-sixths, or £58,789, of this was reserved for future expense on existing business, and the remainder distributed as Bonus at the rate of £2. 2s. per cent. sum assured upon Policies on which three years' Renewal Premium had been paid, but with higher rates of Bonus for Policies of longer standing

NEXT BONUS YEAR, 1881.

ALFRED T. BOWSER, *Manager.*

RELiance MUTUAL LIFE ASSURANCE SOCIETY.

71, KING WILLIAM STREET, LONDON, E.C.

Established 1840.

TRUSTEES.

THE RIGHT HON. THE EARL OF LEVEN AND MELVILLE.
 THE RIGHT REV. THE BISHOP OF MORAY AND ROSS.
 W. M. TUFNELL, Esq.

DIRECTORS.

J. T. ABDY, Esq., Great Baddow.	J. OXLEY PARKER, Esq., Bank, Maldon.
W. W. DUFFIELD, Esq., Chelmsford.	THE HON. HENRY W. PETRE, Springfield-place.
THOMAS EYKYN, Esq., Ladbroke Grove, Kensington Park.	JOHN PIKE, Esq., Southwark.
ALEXANDER HOWDEN, Esq., Birchin Lane.	JAMES C. TRAILL, Esq., Castle Hill, Caithness.
JOHN W. LAV, Esq., Walcott's, Great Tey.	W. M. TUFNELL, Esq., Bank, Chelmsford.

Medical Officers—J. W. OGLE, Esq., M.D.; H. FLY SMITH, Esq., M.D.

Bankers—{ Messrs. WILLIAMS, DEACON & Co., Birchin Lane; The LONDON & COUNTY BANK;
 Messrs. SPARROW, TUFNELL & Co., Chelmsford.

Solicitors—Messrs. STREET, SON & POYNDR, 27, Lincoln's Inn Fields; Messrs. GEPF & SONS Chelmsford.

Secretary—EDWARD BUTLER.

Assistant Secretary—HENRY UNWIN.

MODERATE RATES OF PREMIUM.

LIBERAL POLICY CONDITIONS.

ALL THE PROFITS BELONG TO THE ASSURED.

No liability whatever can attach to Members beyond the payment of their stipulated Premiums; and every Member accepts his Policy with this condition expressed.

Guardian Fire and Life Assurance Company.

HEAD OFFICE:—11, LOMBARD STREET, LONDON, E.C.

Established 1821, and Empowered by Special Acts of Parliament.

SUBSCRIBED CAPITAL	-	-	-	£2,000,000
CAPITAL PAID-UP	-	-	-	1,000,000
TOTAL INVESTED FUNDS, UPWARDS OF	-	-	-	2,958,000
TOTAL INCOME, NEARLY	-	-	-	500,000

DIRECTORS.

Richard M. Harvey, Esq., Chairman.	Augustus Prevost, Esq., Deputy-Chairman.
Henry Hulse Berens, Esq.	James Goodson, Esq.
Henry Bonham-Carter, Esq.	Archibald Hamilton, Esq.
Charles William Curtis, Esq.	Thomson Hankey, Esq., M.P.
Charles F. Devas, Esq.	Rt. Hon. John G. Hubbard, M.P.
Sir Walter R. Farquhar, Bart.	Frederick Halsey Janson, Esq.
Alban G. H. Gibbs, Esq.	G. J. Shaw-Lefevre, Esq., M.P.
	Beaumont W. Lubbock, Esq.
	John B. Martin, Esq.
	Henry John Norman, Esq.
	David Powell, Jun., Esq.
	John G. Talbot, Esq., M.P.
	Henry Vigne, Esq.

Manager of Fire Department—F. J. Marsden. | Actuary & Secretary—T. G. C. Browne.

LIFE DEPARTMENT.

The Quinquennial valuation to Christmas, 1874, was made on the basis of the Institute of Actuaries' (HM) Table of Mortality and 3 per cent. interest. The valuation was strictly a net premium one, the whole of the loading being reserved.

The amount of profit, divided among 2,875 participating policies, assuring £3,002,776, was £128,000, which was equivalent to a return of 29 per cent. of the premiums received during the five years.

The Valuation Report concludes as follows:—

"The Company's Accumulated Life Reserve Fund is about £21,000 more than is required by a Net Premium Valuation according to the Institute of Actuaries' (HM) Table of Mortality. This is equalled by very few Offices indeed, and the additional Guarantee afforded by the paid-up capital of £1,000,000 places the Guardian in a position of singular financial strength."

LIFE FUNDS (1878)	-	£1,418,000	LIFE INCOME	-	£179,000
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FIRE DEPARTMENT.

Insurances Effected upon Property at Home and Abroad at Moderate Rates.

FIRE FUNDS (1878)	-	£393,000	FIRE INCOME	-	£272,000
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The Directors are prepared to consider applications for Agencies.

LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

HEAD OFFICE—LONDON, LEADENHALL STREET, CORNHILL, E.C.

LIVERPOOL—11, DALE STREET.

MANCHESTER—100, KING STREET.

Board of Direction.

Chairman—COLONEL KINGSCOTE, C.B., M.P.

Deputy-Chairman—ALD. SIR THOMAS DAKIN.

HON. EVELYN ASHLEY, M.P.

JOHN J. KINGSFORD, Esq.

ABEL CHAPMAN, Esq.

R. BARCLAY REYNOLDS, Esq.

SAMUEL GURNEY SHEPPARD, Esq.

Manager and Actuary—WILLIAM PALIN CLIREHUGH.

PROGRESS OF THE COMPANY.

Average Annual Amount of New Business for Five Years, to 31st December, 1877—

Sums Assured	£318,180	New Premiums	£10,000
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Amount for year 1878 (the first of the New Quinquennium)—

Sums Assured	£373,943	New Premiums	£12,767
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The Amount of £18,558, 8s. 8d., as the result of the past year, was added to the Funds, which now stand at £170,344. 15s. 1d.

Special attention is drawn to the revised moderate rates now charged for persons proceeding to or residing in India; and to the liberal conditions of Foreign Travel and Residence generally.

Freedom from extra premium for foreign residence. *See Prospectus.*

National Guarantee & Suretyship Association, LIMITED.

ESTABLISHED 1863.

CAPITAL—£250,000.

HEAD OFFICE: 67, GEORGE STREET, EDINBURGH.

Directors.

CHAIRMAN—WILLIAM SMITH, LL.D., F.I.A.

GEORGE BARCLAY, Esq., Merchant.

JULIUS H. BEILBY, Esq., Merchant.

JOHN COOK, Esq., W.S.

RALPH ERSKINE SCOTT, Esq., C.A.

ROBERT STEWART, Esq., of Ingliston.

FIDELITY-GUARANTEE for Persons holding Situations of Trust and Responsibility.

SECURITIES for Government, Bank, Insurance, and Railway Officers; Factors, Collectors, Clerks, Travellers and Agents for Commercial Houses, and others.

CASH BONUS to Policyholders for 1879-80 varying from 15 to 50 per cent. on Premiums of Policies three years old and upwards.

RESERVE FUND equal to original **PAID-UP CAPITAL.**

REPORT AND BALANCE SHEET annually published.

GEORGE TODD CHIENE, C.A., *Manager.*

GENERAL ASSURANCE COMPANY

A.D. 1837.

CHIEF OFFICE—62, KING WILLIAM STREET, LONDON, E.C.

BRANCH OFFICES:

West End of London 13, Piccadilly.
Bedford 1, St. Peter's Green.
Birmingham Temple Row West.
Bradford 30, Darley Street.
Bristol 31, Clare Street.
Dublin 34B, College Green.
Edinburgh 1, Hanover Street.
Glasgow 141, West George Street.
Hull 4, Bowl Alley Lane.

Leeds 1, East Parade.
Leicester Humberstone Road.
Liverpool 3, Lord Street.
Luton Cheapside.
Manchester 24, Cross Street.
Sheffield 10, Norfolk Street.
Stirling 33, Baker Street.
York 32, Pavement.

With Agencies in the Principal Cities and Towns throughout the Kingdom.

Directors.

Chairman—SIR ANDREW LUSK, Bart.

Deputy-Chairman—WILLIAM STRANG, Esq.

JAMES ABBISS, Esq., J.P.

LORD GILBERT KENNEDY.

HENRY WILLIAM RIPLEY, Esq.

J. B. DOE, Esq., J.P.

JAMES PILKINGTON, Esq., M.P.

EDWARD STRANE, D.D.

THE MARQUIS OF EXETER.

GEORGE PITT, Esq.

ROBERT TAYLOR, Esq.

Right Hon. C. P. VILLIERS, M.P.

Secretary—GEORGE SCOTT FREEMAN, Esq.

Fire Manager—G. BONE, Esq.

Actuary—R. WILSON, Esq.

Agency Secretary—WILLIAM SWAIN CHAMPNESS, Esq.

Capital £1,000,000

Accumulated Funds, upwards of £700,000

LOANS.

Loans on £100 and upwards, on Mortgage of Freehold and Leasehold Property.

Loans on Personal Security, with Life Assurance.

Loans of £25 and upwards, on Policies of sufficient age and value.

Fire Insurances at Equitable Rates.

Immediate Annuities granted.

SUN LIFE ASSURANCE SOCIETY.

Chief Office :

63, THREADNEEDLE STREET, LONDON.

Branch Office :

60, CHARING CROSS; and at OXFORD STREET (corner of Vere Street).

ESTABLISHED 1810.

MANAGERS :

JOSEPH HOARE, Esq., *Chairman.*

Right Hon. William Beresford.
Philip Heydell Bouverie, Esq.
Sir Walter W. Burrell, Bart., M.P.
Cecil Chaplin, Esq.
George Wodehouse Currie, Esq.
Edward Dent, Esq.
Harvie Morton Farquhar, Esq.
Walter Randolph Farquhar, Esq.

Augustus T. Hamilton, Esq.
John C. B. T. Hildyard, Esq.
Henry Francis Shaw Lefevre, Esq.
Charles R. Littledale, Esq.
Lt.-Col. Sir J. M. McGarel-Hogg,
Bart., K.C.B., M.P.
Richard Biddulph Martin, Esq.
Alfred Montgomery, Esq.

Frederick H. Norman, Esq.
Edward Howley Palmer, Esq.
Lambert Pole, Esq.
Mariborough R. Pryor, Esq.
Col. Frederick H. Rich.
Rt. Hon. G. Slater-Booth, M.P.
Oswald A. Smith, Esq.
Henry R. Tomkinson, Esq.

The Security offered by this Society is undoubted : a copy of the Revenue Account and Balance Sheet published in accordance with the Act of Parliament may be obtained on application.

Policies may be effected at Annual, Half-yearly, or Quarterly Premiums, at Premiums the half only of which is payable for the first five years ; also at Premiums for a limited number of years. The rates will be found to be especially low for young lives.

Without-Profit Policies, Non-Forfeiture Policies, Endowment Assurances, and Policies under the provisions of the Married Womens' Property Act, granted.

Persons assuring now participate in Eighty per cent. of the Profits, which are distributed every five years, according to the conditions of the Society's Prospectus.

JOHN G. PRIESTLEY, *Actuary.*

Wesleyan & General Assurance Society.

HEAD OFFICE, MOOR STREET, BIRMINGHAM.

ESTABLISHED 1841. EMPOWERED BY SPECIAL ACT OF PARLIAMENT.

ACCUMULATED FUND, £150,000.

ANNUAL INCOME £65,000.

Life Assurances effected to any amount; Immediate Annuities, and Sickness Assurance, with Medical Attendance.

Trustees.

DAVID BARR, Esq., Hagley Road, Edgbaston.
BENJAMIN SMITH, Esq., Denbigh Villas, St. Peter's Road, Handsworth.
JOHN FIELD, Esq., Hill Top, West Bromwich.

Bankers.

LLOYD'S BANKING COMPANY (LIMITED).
BIRMINGHAM, DUDLEY, AND DISTRICT BANKING COMPANY.

Solicitor—J. JELF, Esq., Waterloo St.

Surveyor—D. SMITH, Esq., F.R.A.S., Temple Row.

Directors.

Chairman—BENJAMIN SMITH, Esq., Handsworth.
Vice-Chairman—JOHN FIELD, Esq., Hill Top, West Bromwich.

NOAH BRECKNELL, Esq., Boulton Road, Handsworth.
CHARLES EDGERTON, Esq., Manor House, Aston.
JAMES HUNT, Esq., Ashted.
JOHN MANLEY, Esq., M.R.C.S., &c., West Bromwich.
JOSEPH MARRIOTT, Esq., Ladywood.
J. A. MOUNTFORD, Esq., Coventry Road.

J. J. POOLE, Esq., Belgrave Road.
CHARLES OSBORN, Esq., Bristol Road.
JOHN RUNDLE, Esq., Beaufort Road, Edgbaston.
JOSEPH SMITH, Esq., Robert Rd., Handsworth.
WILLIAM WATTON, Esq., Buckingham Place, Bristol Road.
JOHN WHILE, Esq., Wylde Green.

JAMES W. LEWIS, *Manager.*

R. ALDINGTON HUNT, A.I.A., *Secretary.*

MARINE & GENERAL MUTUAL LIFE

ASSURANCE SOCIETY.

Head Office—14, LEADENHALL STREET, LONDON, E.C.

Established 1852.

DIRECTORS.

The Right Hon. HUGH C. E. CHILDERS, M.P., *Chairman*.
 Captain SHUTTLEWORTH, * *Deputy-Chairman*, Elder Brother of the Trinity House.
 N. B. ACWORTH, Esq., Director of the Madras Railway Company.
 HENRY BAYLEY, Esq., * Managing Director of the P. & O. Steam Navigation Company.
 ROBERT TEMPLE FREER, Esq., President of the West Flanders Railways Company.
 THOMAS SUTHERLAND, Esq., Managing Director of the P. & O. Steam Navigation Company.
 JOSEPH HERBERT TRITTON, Esq., Chairman of the General Steam Navigation Company.
 THOMAS ROBERT TUFNELL, Esq., * Director of the Royal Mail Steam Packet Company.
 * Trustees also.

Medical Referees.

ALEXANDER BEATTIE, Esq., M.D., H.M.E.I.S., 45, Porchester Terrace, W.
 C. B. RADCLIFFE, Esq., M.D., 25, Cavendish Square, W.

Auditors—WILLIAM CHISOLM, Esq.; EDWARD ROBERTS, Esq.

Bankers—Messrs. BARCLAY, BEVAN, TRITTON, TWELLS & Co.

Solicitor—J. A. RADCLIFFE, Esq., 20, Craven Street, Charing Cross, W.C.

Secretary and Manager—WILLIAM C. MORGAN, Esq. **Actuary**—C. G. LAING, Esq.

LIFE ASSURANCE in all its **BRANCHES.**

Mariners' Lives and Effects Insured;

Also the Lives and Effects of Passengers by Steam and Sailing Vessels.

Profits divided every Five Years. Last Division, Two per Cent. per Annum.

All Information as to Rates, &c., may be obtained from the Head Office as above.

W. C. MORGAN, Secretary and Manager.

The Scottish Amicable Life Assurance Society.

Established 1826, and Incorporated by Special Act of Parliament.

ASSURANCES IN FORCE, CLAIMS PAID, ACCUMULATED FUNDS, ANNUAL INCOME,
£8,880,000. £2,500,000. £2,120,000. £284,000.

President—HIS GRACE THE DUKE OF BUCCLEUCH.

Vice-Presidents—The Right Hon. THE EARL OF DEVON; Professor Sir WILLIAM THOMSON, LL.D., F.R.S.; and the Right Hon. THE LORD JUSTICE-GENERAL OF SCOTLAND.

EXTRAORDINARY DIRECTORS.

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 ALEX. CUNINGHAM, Esq., Edinburgh.
 WM. CRAWFORD, Esq., Glasgow.
 Rev. Dr. WATSON, Dundee.
 AUGUSTUS SILLEM, Esq., London.

THE LORD BISHOP OF DERRY.
 M. E. ROBINOW, Esq., Glasgow.
 ALEX. J. NAPIER, Esq., W.S., Edinburgh.
 JOHN HENNINGS NIX, Esq., London.
 Sir JOHN BARRINGTON.

ORDINARY DIRECTORS.

WM. SMITH, Jun., Esq., Merchant.
 JAS. GRAHAM, Esq., Accountant.
 GRAHAM SOMERVELL, Esq., of Sorn Castle.
 SETON THOMSON, Esq., Insurance Broker.

ELIAS GIBB, Esq., Merchant.
 C. DUNLOP, Jun., Esq., Ironmaster.
 T. HILL, Esq., Chairman, Caledonian Railway.
 WM. JAMIESON, Esq., of Shandon.

Professor LEISHMAN, *Medical Adviser.*

WILLIAM G. SPENS, *Secretary.*

THOMAS MARR, F.I.A., *Manager.*

HEAD OFFICE—ST. VINCENT PLACE, GLASGOW.

LONDON BOARD.

THE RIGHT HON. THE EARL OF DEVON.
 J. C. ANDREAE, Esq. (Nestle, Andreae & Co.)
 J. BORRADAILE, Esq., 26, Gloucester-pl. Portman-sq.

T. A. F. KINGSCOTE, Esq., 79, Old Broad Street.
 J. HENNINGS NIX, Esq. (Messrs. Fuller & Co.)
 A. SILLEM, Esq. (Messrs. Antony Gibbs & Son).

• Y. R. ECCLES, *Secretary.*

LONDON OFFICE—1, THREADNEEDLE STREET, E.O.

EDINBURGH—13, St. Andrew Square.—G. C. MACLEAN, *Resident Secretary.*
DUBLIN—50, Lower Sackville Street.—R. & W. PERRIN, *Resident Secretaries.*
BELFAST—12, Victoria Street.—W. D. HENDERSON, *Resident Secretary.*

The Directors will be glad to receive applications for Agencies from gentlemen not representing other Life Offices.

DISTRICT AND LOCAL AGENTS WANTED.

PROVINCIAL LIFE

INSURANCE COMPANY.

ESTABLISHED 1852.

ACCUMULATED FUNDS - - - £249,032.

SUBSCRIBED CAPITAL - - - £175,000.

The Life Funds represent nearly Seven and a-half Years' Premium Income.

Chief Office—HIGH STREET, WREXHAM.

CHAIRMAN OF THE BOARD OF DIRECTORS.

THOMAS BARNES, Esq., Farnworth, near Manchester, and The Quinta, Salop.
(Chairman of the Lancashire and Yorkshire Railway).

London Office—7, QUEEN VICTORIA STREET, MANSION HOUSE, E.C.

JOHN FRANCIS, Secretary.

Emperor Life & Fire Assurance Societies,

52, CANNON STREET, LONDON.

Established 1853.

J. F. BONTEMS, Esq., C.C., Chairman.

*Seventy per Cent. of the Profits given to the Assured. Four Bonuses already declared.**A new system of Secured Payment Policies, by which a fully Paid-up Policy can be secured by ten payments, each payment securing a tenth part of the amount Assured. Example:—A person aged twenty-one, after paying two Annual Premiums of £4. 11s. 1d., can have granted to him a free Policy for £20 without further payment, or a proportionate sum for other ages or amounts.*

Life Assurance and Savings Bank combined.

A Policy will be granted for each sum deposited, the whole of which sum may be withdrawn, with interest, as from a Savings Bank, or borrowed at the current rate.

	For £5.	For £10.	For £100.
Age 20 ...	£12 5 10	£24 11 8	£245 16 8
„ 30 ...	10 7 6	20 15 0	207 10 0

This plan has the following advantages over investments in general Savings Banks:—It gives Interest in case of withdrawal, it also gives a Life Policy during the Period of investment.

Immediate Annuities Granted for the following sums deposited:—

	For £100.	For £300.	For £500.
Age 75 ...	£17 13 6	£53 0 6	£88 7 6
„ 70 ...	14 3 2	42 9 6	70 15 10
„ 65 ...	11 13 5	35 0 3	58 7 1

For Proposal Forms, &c., apply to EBENEZER CLARKE, F.S.S., Secretary.

LOANS ON MORTGAGE

OF FREEHOLD AND OTHER PROPERTY, REVERSIONS,
AND LIFE INTERESTS,

REPAYABLE BY INSTALMENTS, IN CONJUNCTION WITH LIFE ASSURANCE.

A Commission allowed to Insurance Agents.

For Terms, apply to

MR. WILFRED A. BOWSER,

72, BISHOPSGATE STREET WITHIN, LONDON, E.C.

LIFE POLICIES for £25, £50, £100, &c., at PREMIUMS PAYABLE MONTHLY or OTHERWISE.

VICTORIA (MUTUAL) ASSURANCE SOCIETY.

Chief Office: Finsbury Square Buildings, London, E.C.

Patron—THE RIGHT HON. C. P. VILLIERS, M.P.

Chairman—J. F. BONTEMS, Esq., Member of the Common Council of the City of London.

Vice-Chairman—C. H. ELT, Esq., Member of the Metropolitan Board of Works.

Annual Income	£8,000.
Accumulated Funds	30,000.
Claims Paid	53,000.

Liberal Bonuses and Surrender Values; immediate Benefit, and unusually accommodating conditions.

N.B.—Local and District Agents wanted.

ARTHUR J. COOK, Secretary.

SOVEREIGN LIFE ASSURANCE COMPANY,

48, ST. JAMES'S STREET, LONDON, S.W.

CITY OFFICE—122, CANNON STREET, E.C.

ESTABLISHED 1845.

DIRECTORS.

Chairman—Sir JAMES CARMICHAEL, Bart. ... Deputy-Chairman—Lieutenant-Colonel BATHURST.

JOHN GARDINER, Esq.

J. MORGAN HOWARD, Esq., Q.C. ...

Sir J. E. EARDLEY-WILMOT, Bart., M.P.

The Hon. ASHLEY PONSONBY.

CHARLES WILLIAM REYNOLDS, Esq.

The desire of the Directors is to meet every requirement of the Public in respect of Life Assurance at moderate rates.

Annuities granted on liberal terms.

Annual Reports and Statement of Accounts are issued on application.

HENRY D. DAVENPORT, Secretary.

FRIENDS' PROVIDENT INSTITUTION,

[ESTABLISHED IN 1832.]

BRADFORD, YORKSHIRE.

A MUTUAL ASSURANCE ASSOCIATION

For the Society of Friends and those connected therewith—by marriage, descent, or religious profession.

LOW SCALE OF PREMIUMS,

Specially adapted to the rate of mortality amongst the Society of Friends.

JOSEPH JOHN DYMOND, Secretary.

The Yorkshire Provident Life Assurance Company, Limited.

Established and Incorporated in accordance with the Companies' Acts, 62-67 (25 & 26 Vic., cap. 89).

CHIEF OFFICE—BRITANNIA BUILDINGS, OXFORD PLACE, LEEDS.

The Directors have pleasure in reporting the continued success of the Company. Its operations have become larger each succeeding year. Notwithstanding the inconsiderable period during which the Company has been before the public, it has Paid the large sum of

Three Thousand Two Hundred and Seventy-Three Pounds

To the Members in CLAIMS, and effected upwards of

ONE HUNDRED THOUSAND POUNDS IN ASSURANCES.

There is always a sum in RESERVE in the bank of Messrs. Wm. Wms. BROWN & Co., Leeds, for the

IMMEDIATE PAYMENT OF CLAIMS.

The Funds of the Company are invested in Municipal Corporation Securities, at 4 per cent. ; and the Accounts of the Company are audited annually by R. KINGSTON, Esq., professional Auditor and Accountant, South Parade, Leeds.

J. P. OGDEN, Sec.

GEO. CHADWICK, *Chairman.*

THOS. LEADLEY, *Vice-Chairman.*

Respectable Men wanted as Agents. Apply to the Secretary, or Local Agents.

CALEDONIAN

PLATE GLASS INSURANCE COMPANY.

INCORPORATED UNDER THE COMPANIES' ACT, 1869.

HEAD OFFICE—131, HOPE STREET, GLASGOW.

AGENTS APPOINTED.

W. MCGAVIN McCULLOCH, MANAGING DIRECTOR.

GEO. MACKIE, SECRETARY.

THE MANCHESTER FIRE ASSURANCE COMPANY.

ESTABLISHED 1824.

CHIEF OFFICES { 98, KING STREET, MANCHESTER.
96, CHEAPSIDE, LONDON.

SUBSCRIBED CAPITAL	...	...	...	£1,000,000
PAID-UP CAPITAL	...	...	...	£100,000
RESERVE FUND	...	...	...	£120,000
ANNUAL INCOME	...	...	...	£250,000

JAMES B. NORTHCOTT, *Secretary to the Company.*

CHARLES R. PILCHER, *Secretary in London.*

IMPERIAL UNION ACCIDENT ASSURANCE COMPANY, LD.

SUBSCRIBED CAPITAL £82,500.

Chief Office—9, FINSBURY PLACE, SOUTH, LONDON.

DIRECTORS.

W. GOULDING, Esq., M.P., Cork, *Chairman.*

J. C. EDWARDS, Esq., Trevor Hall, Ruabon, North Wales.

R. P. EDWARDS, Esq., Clan Villa, Bath.

F. D. LEA SMITH, Esq., J.P., D.L., Halesowen Grange, Halesowen.

JOHN RICKETTS, Esq., Grosvenor, Bath.

The Hon. RANDOLPH STEWART, 85, Eaton Square.

J. T. WARRINGTON, Esq., Button Street, Liverpool, and London.

Bankers—THE NATIONAL BANK, Old Broad Street.

Auditors—C. RUTHERFORD, Esq., 29, St. Swithin's Lane; F. W. PIXLEY, 15, Coleman Street.

Secretary—ALFRED B. SHELLEY.

Manager—HENRY BARRY HYDE.

Applications invited for Agencies in unrepresented Districts.

"Take a 'Fire' Agency. This being more a business matter than 'Life,' you can introduce it anywhere," &c., &c.—[WISE SAWS FOR WISE AGENTS.

The Equitable Fire Office

Was established with the special object of conducting the business of Fire Insurance on principles of INDEPENDENCE and EQUITY.

The profitable character of the business of the Company indicates that it has received the hearty support of the better class of Insurers.

The General Principle

Regulating the conduct of its business is that every risk shall be rated on its own merits, the Company not being bound by any Trades Union or Tariff.

All risks of ordinary hazard are insured at the usual rates, and one year's premium is returned at the end of every fifth year to those who have made no claim.

Bonus Policies

Issued in 1875, on which no claims have been made, are being renewed this year free of charge.

The business of the Company is confined to Select Risks in the United Kingdom.

The Company transacts Fire Business only.

The GROSS INCOME of the Company for the year 1879, was £60,000

The NET INCOME, after deducting Re-insurances... .. £42,500

The RESERVE FUNDS, after payment of Losses, Expenses, and Dividend of 10 per cent. on the Shareholders' Capital, were increased to £51,000

The TOTAL FUNDS for the security of the assured were £290,000

The Reserve Funds

Were upwards of 130 per cent. of the Net Premium Income; a ratio of Reserve attained or exceeded by comparatively few Fire Insurance Companies, and these of the very highest class, and of greater age than the Equitable.

The Company invites the most searching examination. Every Prospectus contains full Accounts and Balance Sheet for the past year.

The Company is specially recommended, and its interests promoted amongst Millers by the NATIONAL ASSOCIATION OF BRITISH AND IRISH MILLERS.

The EQUITABLE FIRE INSURANCE COMPANY, Limited.

Head Office—8, CORPORATION STREET, MANCHESTER.

LONDON OFFICES:

For General Business—24, MOORGATE ST., E.C.; for Millers' Business—61, MARK LANE, E.C.

Scottish Office—120, St. Vincent Street, GLASGOW. Irish Office—41, Victoria St., BELFAST.

THE NATIONAL FIRE INSURANCE CORPORATION, LIMITED.

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**HEAD OFFICE**—18, NEW BRIDGE STREET, LONDON, E.C.

**LIVERPOOL**—2, COMMERCIAL COURT; 17, WATER STREET.

**GLASGOW**—79, WEST REGENT STREET.

**MANCHESTER**—88, KING STREET.

**BRISTOL**—SHANNON COURT, CORN STREET.

**BELFAST**—ULSTER BUILDINGS, WARING STREET.

**CAPITAL, ONE MILLION.**

Subscribed Capital, £185,000. Paid-up Capital, £75,000.

## DIRECTORS.

Sir HENRY ARTHUR HUNT, C.B., 45, Parliament Street, and 54, Eccleston Square (*Chairman*).

E. M. BARRY, Esq., R.A., 27, Abingdon Street, and 24, Oxford Square (*Deputy-Chairman*).

G. GOLDNEY, Esq., M.P., 40, Hill Street, Berkeley Square, and Beechfield, Chippenham, Wilts.

H. W. HOARE, Esq., Oakfield, Crawley.

HENRY LOFTS, Esq. (Messrs. Loft and Warner), 99, Mount Street, Grosvenor Square, and Brent Lodge, Hendon.

FOSTER MORTIMORE, Esq., 6, New Leather Market, Bermondsey, and 78, Eccleston Square.

ROBERT OWEN WHITE, Esq., The Priory, Lewisham.

The Hon. ROBERT WELLESLEY GROSVENOR, 62, Queen's Gate, S.W., and The Lodge, Brackley.

**Bankers**—Messrs. HOARE, Fleet Street.

**Solicitors**—Messrs. COPE & CO., 4, Victoria Street, Westminster, S.W.

**Auditors**—Messrs. ROBERT A. McLEAN & CO., 8, Old Jewry, E.C.

**Manager**—WILLIAM COLLIS.

N.B.—There are Agency Vacancies in several localities. Remuneration liberal.

# British Empire Mutual Life Assurance Company,

NEW BRIDGE STREET, LONDON, E.C.

*Established 1847. Empowered by Special Act of Parliament.*

## DIRECTORS.

JOHN RUNTZ, Esq., *Chairman*.

AUGUSTUS BENHAM, Esq., *Deputy-Chairman*.

H. M. Bompas, Esq., Q.C.

William Groser, Esq.

George Rooke, Esq.

Hugh Campbell, M.D.

Pearson Hill, Esq.

John E. Tresidder, Esq.

Robert Freeman, Esq.

George Phillips, Esq.

J. H. Trouncer, Esq., M.D., Lond.

**Solicitors.**

**Physician.**

**Surgeon.**

Messrs. Watson, Sons, & Room.

E. Headlam Greenhow, M.D., F.R.S.

John Mann, Esq.

**Actuary**—Josiah Martin, F.I.A., F.S.S.

This Company being established on the **Mutual Principle**, all the profits belong to the Members. This Company's Act of Parliament and Deed of Settlement are so constructed, that **No Liability** is incurred by Policy-holders.

Every third year a careful Valuation of the Assets and Liabilities is made, and at each Valuation large Bonuses have been declared. The next Division of Profits, viz., the tenth, will be payable in 1880.

It has Policies now in force, assuring a sum exceeding **Three Millions and a half Sterling**.

It has an **ANNUAL INCOME** of more than **One Hundred and Thirty-five Thousand Pounds**.

It has an **ACCUMULATED FUND**, arising solely from premiums, of nearly **Three-quarters of a Million**.

It has paid in **CLAIMS** upwards of **Eight Hundred and Fifty-five Thousand Pounds**.

**LOANS ON CHURCHES, CHAPELS, SCHOOL BUILDINGS, &c.**, advanced at  $4\frac{1}{2}$  per cent. interest. Loans on Personal Security in connection with Life Assurance.

*Prospectuses, and Copies of the last Report and Balance Sheet, and all needful information, can be obtained on application to any of the Agents of the Company, or to*

**EDWIN BOWLEY, Secretary.**

Applications for Agencies solicited.

# LONDON & COUNTY PROVIDENT INSTITUTION.

MUTUAL LIFE ASSURANCE. MONTHLY PREMIUMS.

(Established under Act of Parliament 18 and 19 Vict., cap. 63.)

**SPECIAL GUARANTEE FUND, £10,000.**

CHIEF OFFICES—72, BISHOPSGATE STREET WITHIN, LONDON.

**NON-FORFEITABLE ASSURANCES** granted for **£25, £50, £100**, up to **£200**, by Premiums payable *Monthly* or otherwise, upon very liberal conditions. Assurance Agents will find the scheme of this Society well adapted to many persons who cannot afford to insure in ordinary Life Offices. Additional Agents required.

FRANK STONE, *Secretary*.

# LONDON RE-INSURANCE COMPANY, LIMITED.

ESTABLISHED 1877.

CAPITAL - - £200,000. FIRST ISSUE - - £100,000.

HEAD OFFICES :

**1, SHERBORNE LANE, KING WILLIAM STREET, LONDON, E.C.**

THIS COMPANY is formed ESPECIALLY to co-operate, by way of Re-insurance, with Fire Insurance Companies transacting Direct Business.

CHARLES W. PEARCE, *General Manager and Secretary*.

# PERPETUAL INVESTMENT BUILDING SOCIETY.

OFFICES—16, NEW BRIDGE STREET, LONDON, E.C.

ESTABLISHED 1851, INCORPORATED 1874.

*Realized Shares of £10 and upwards bear interest at 4 per cent. per annum, payable half-yearly.*

Subscription Shares by Monthly, Quarterly, or Yearly payments.

Advances promptly made upon Freehold, Leasehold, or Copyhold Property.

A Commission is allowed to Assurance Agents upon business introduced by them.

Agents wanted in unrepresented localities.

*A Prospectus will be sent upon application to*

JOHN EDWARD TRESIDDER, *Secretary*.

# KENT FIRE INSURANCE COMPANY,

*Established 1802, and*

*The United Kent Life Assurance & Annuity Institution or Company, Limited,*

*Established 1824.*

Chief Offices—MAIDSTONE, KENT. London Branch—98, BUDGE ROW, CANNON STREET.

The PAID-UP CAPITAL of the above Institution, with the accumulations, is over **£700,000**, and the ANNUAL INCOME exceeds **£100,000**.

*Governor*—The Right Hon. Lord Sondes.

*Trustees*—Fred. Neame, Thos. G. Peckham, Edwd. Winch, Chas. Arkcoll, and William Laurence.

WEST KENT—Sir Edmund Filmer, Bart. (*Chairman*), East Sutton Park.

EAST KENT—C. J. Plumptre, Esq. (*Chairman*), Fredville, Wingham.

*Secretary*—Edwin London, Maidstone.

*Solicitors*—Frederick Scudamore, Maidstone; Charles J. Furley, Ashford.

*Bankers*—Wigan & Co., Maidstone; Hammond & Co., Canterbury.



# WEST OF ENGLAND

## FIRE AND LIFE INSURANCE COMPANY,

### EXETER.

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ESTABLISHED 1807.

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#### TRUSTEES.

|                            |                               |
|----------------------------|-------------------------------|
| RIGHT HON. EARL OF DEVON.  | SIR T. D. ACLAND, Bart., M.P. |
| RIGHT HON. EARL FORTESCUE. | SIR J. T. B. DUCKWORTH, Bart. |
| RIGHT HON. EARL MORLEY.    | SIR MASSEY LOPES, Bart., M.P. |

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#### LIFE DEPARTMENT.

|                |     |     |     |            |
|----------------|-----|-----|-----|------------|
| Invested Funds | ... | ... | ... | £1,040,404 |
| Annual Income  | ... | ... | ... | £144,083   |

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#### FIRE DEPARTMENT.

|                       |                                           |     |          |
|-----------------------|-------------------------------------------|-----|----------|
| Annual Fire Income    | ...                                       | ... | £123,602 |
| Shareholders' Capital | (of which £210,000 is paid up), £600,000. |     |          |

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The **INVESTED FUNDS** consist of Mortgages on Land, and of Government and other first-class Securities, all within the United Kingdom, and amount to upwards of £1,300,000.

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Since the establishment of the Company, a total amount has been paid in Claims, as follows :—

|             |     |     |     |            |
|-------------|-----|-----|-----|------------|
| Life Claims | ... | ... | ... | £6,170,968 |
| Fire Claims | ... | ... | ... | £3,152,801 |

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#### CHIEF OFFICE—EXETER.

*LONDON OFFICE—20, NEW BRIDGE STREET, BLACKFRIARS.*

*Branch Offices—DUBLIN, EDINBURGH, GLASGOW, BRISTOL, NEWCASTLE, MANCHESTER, LEEDS, BIRMINGHAM, and in most of the Principal Towns throughout the United Kingdom.*

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*Applications for Agencies in Towns where the Company is not represented, should be made at the Chief Office.*

GEORGE S. CRISFORD, F.I.A.,

ACTUARY AND SECRETARY.

# BRITON LIFE ASSOCIATION

(LIMITED).

**CHIEF OFFICE—429, STRAND, LONDON.**

## OFFICE BEARERS.

### EXTRAORDINARY DIRECTORS.

|                                                               |                                                                 |
|---------------------------------------------------------------|-----------------------------------------------------------------|
| J. WRIGHT BAKER, Esq., M.R.C.S. Eng., Derby.                  | HENRY MOFFAT, Esq., of Eldin, J.P. for the County of Edinburgh. |
| Col. BLANDY, Chief Constable of Berkshire, Reading.           | J. B. MONCKTON, Esq., Queen Anne's Mansion, S.W.                |
| GEORGE BRADLEY, Esq., Aketon Hall, Castleford, Yorkshire.     | Sir GEORGE OWENS, M.D., J.P., Dublin.                           |
| THOMAS CHAMBERLAIN, Esq., J.P., Windsor.                      | HENRY J. PARNALL, Esq., Newport, Mon.                           |
| JAMES H. CLARKE, Esq., Nottingham.                            | MATTHEW PILCHER, Esq., The Grange, Hagbourne, Didcot.           |
| MILLIS COVENTRY, Esq., Corn Exchange Chambers, London.        | W. H. PILKINGTON, Esq., L.R.C.P., J.P., Clayton-le-Moors.       |
| WILLIAM GERMAN, Esq., Measham, Lodge, Atherstone.             | J. J. FAIRFAX SCOTT, Esq., Mount Sorrel, Leicestershire.        |
| EDWARD STEPHEN JONES, Esq., Llangollen.                       | WILLIAM SMITH, Esq., Goole Grange, Goole.                       |
| Lieut.-Col. H. GORE LINDSAY, J.P. & D.L., Woodlands, Cardiff. |                                                                 |

### DIRECTORS.

|                                                                                 |                                                                     |
|---------------------------------------------------------------------------------|---------------------------------------------------------------------|
| FRANCIS WEBB, Esq., 31, Southampton Buildings, Chancery Lane, <i>Chairman</i> . | SAMUEL RICHARDS, M.D., 36, Bedford Square, <i>Deputy-Chairman</i> . |
| General Sir JAMES ALEXANDER, K.C.B., 35, Bedford Place, Russell Square.         | T. B. JONES, Esq., Angel Town, Brixton.                             |
| JOHN BROWN, Esq., Rigbolt Lodge, Brook Green, Hammersmith.                      | ROBERT MONCKTON, Esq., Modena Lodge, Pembury Rd., Tunbridge.        |
| GEORGE CHAPMAN, Esq., 14, Cockspur Street.                                      | SMITH RICHARDS, Esq., Bedford Square.                               |

### AUDITORS.

|                                                      |                                                      |
|------------------------------------------------------|------------------------------------------------------|
| PETER DE LANDE LONG, Esq., 17, Lincoln's Inn Fields. | J. C. WOOLLACOTT, Esq., Devonport House, New Malden. |
|------------------------------------------------------|------------------------------------------------------|

### MEDICAL EXAMINERS.

W. J. LITTLE, M.D., 18, Park Street, Grosvenor Square.  
 WILLIAM SCOVELL SAVORY, F.R.S., 66, Brook Street.  
 THOMAS H. WAKLEY, F.R.C.S., 96, Redcliffe Gardens.

### SOLICITORS.

|                                                   |                                                           |
|---------------------------------------------------|-----------------------------------------------------------|
| Messrs. BELL & STEWARD, 49, Lincoln's Inn Fields. | Messrs. DEANE, CHUBB & Co., 14, South Square, Gray's Inn. |
|---------------------------------------------------|-----------------------------------------------------------|

### ASSISTANT SECRETARY.

WILLIAM BEAMAN.

This SOCIETY has deposited £20,000 with Government, pursuant to the Life Assurance Companies' Acts, under which the Association is incorporated.

**CAPITAL PAID UP, £50,000.**

Every practicable system of Life Assurance business transacted, at moderate rates. Policies indisputable and payable during life-time.

*Prospectuses, Proposal Forms, and every information may be obtained on application at the Chief Office, 429, STRAND.*

JOHN MESSENT, F.I.A.,

ACTUARY AND SECRETARY.

The Directors will be happy to treat with gentlemen of influence and standing to act as Agents for the Company in unrepresented localities.

# STAR

## LIFE ASSURANCE SOCIETY.

ESTABLISHED 1843.

*(Empowered by Special Act of Parliament, 31 & 32 Victoria, cap. 165.)*

**Head Office:—82, MOORGATE STREET, LONDON.**

|                     |           |            |
|---------------------|-----------|------------|
| INVESTED FUNDS      | - - - - - | £1,804,000 |
| ANNUAL INCOME       | - - - - - | 277,115    |
| BONUSES APPORTIONED | - - - - - | 801,856    |
| CLAIMS PAID         | - - - - - | 1,595,301  |

### Directors.

*Chairman*—MR. ALDERMAN MCARTHUR, M.P.

*Deputy-Chairman*—WILLIAM MEWBURN, Esq.

H. J. ATKINSON, Esq., J.P.

H. H. FOWLER, Esq.

GEORGE LIDGETT, Esq.

SIR FRANCIS LYCETT, J.P.

JOHN NAPIER, Esq.

W. K. PARKER, Esq., F.R.S.

JONATHAN S. PIDGEON, Esq.

Rev. J. A. SPURGEON.

JOHN VANNER, Esq.

S. D. WADDY, Esq., Q.C., M.P.

Every description of Life Assurance, Annuity and Endowment Business, is transacted by the Office, at Moderate and Equitable Rates.

*Prospectuses, Forms of Proposal, and every information may be obtained on application to*

**W. W. RAYNES, F.I.A., Secretary.**

# COUNTY FIRE OFFICE,

No. 50, REGENT STREET,

AND

No. 14, CORNHILL, LONDON.

ESTABLISHED 1806.

### BRANCH OFFICES:

EDINBURGH ..No. 75, GEORGE STREET.

DUBLIN .. ..No. 113, GRAFTON STREET.

LEEDS... ..No. 9, EAST PARADE.

MANCHESTER No. 68, FOUNTAIN STREET.

LIVERPOOL BANK BUILDINGS, 3, COOK ST.

BIRMINGHAM COLMORE ROW.

CANTERBURY ST. GEORGE'S STREET.

EXETER .. .. QUEEN'S STREET.

### TRUSTEES AND DIRECTORS.

THE RIGHT HON. LORD KINNAIRD.

SIR RICHARD D. KING, Bt.

SIR WM. EARLE WELBY GREGORY, Bt.

ADMIRAL SIR G. ST. VINCENT KING, K.C.B.

CAPT. W. SPENCER BEAUMONT.

LT.-COL. HENRY BRACKENBURY, R.A.

JAS. FORTESCUE HARRISON, Esq., M.P.

THE HON. ARTHUR KINNAIRD.

F. WILDER, Esq.

R. B. RICHARDSON, Esq.

S. A. BEAUMONT, Esq., MANAGING DIRECTOR.

SECRETARIES—GEORGE W. STEVENS, Esq.; BERNARD E. RATLIFF, Esq.

# THE STAFFORDSHIRE FIRE INSURANCE COMPANY, LIMITED.

Capital, a Quarter of a Million, Sterling; fully subscribed.

Chief Office:—HANLEY. London Office:—77, CORNHILL—A. B. Cornie.

## Branch Offices:

BELFAST—35 & 40, Rosemary Street—Reynolds & Co.  
BRISTOL—Albion Chambers—W. C. Watkins.  
DUBLIN—40, Dame Street—Charles Stanford.  
EDINBURGH—30, Hanover Street—R. J. Jamieson.

GLASGOW—37, West Nile Street—Robert Muir.  
LIVERPOOL—13, Tithebarn Street—Thomas Garrett.  
MANCHESTER—30, Spring Gardens—Calkwood & Taylor.  
NEWCASTLE—Barclay & Cowper.

## Directors.

Chairman—T. C. Brown—Westhead, Esq., J.P., Cauldon Place, Hanley.  
Vice-Chairman—Anthony Shaw, Esq., J.P., Bank House, near Congleton.

John Aynsley, Esq., Blyth Bridge and Longton.  
Harry Coghill, Esq., The Brampton, Newcastle-under-Lyme and Liverpool.  
Stephen Edge, Esq., The Brampton and Burslem.  
Samuel Keeling, Esq., The Villa, Rochester.

George Ridgway, Esq., J.P., Northwood House, Hanley.  
William Scott, Esq., Barlaston and Hanley.  
William Stubbs, Esq., Eastwood Place, Hanley.  
Frederick Tennant, Esq., Bradwell House, Porthill.  
William Webberly, Esq., J.P., Dresden and Longton.

Revenue, 1872 : : : £26,481  
Revenue, 1874 : : : 76,767

Revenue, 1876 : : : £26,800  
Revenue, 1878 : : : 55,761

## Bankers.

THE NATIONAL PROVINCIAL BANK OF ENGLAND.  
THE BANK OF IRELAND. THE BANK OF SCOTLAND.

Manager—Thomas Henry Owens.

Insurances granted, at moderate rates, on property at Home, in Foreign Countries, and in the Colonies.

# CITY LIFE ASSURANCE COMPANY, LIMITED.

Established 1870.

CAPITAL, £100,000.

CHIEF OFFICES—2, BROAD STREET BUILDINGS, LONDON, E.C.

Managing Director—C. T. SOUTHWELL, Esq., 2, Broad Street Buildings, E.C.

Bankers—NATIONAL PROVINCIAL BANK OF ENGLAND.

Chief Medical Officer—ALFRED PULLAR, Esq., M.D.

Manager—W. NEILSON FIFE.

The "CITY" draws *Special Attention* to the following important features:

**FIXED VALUES OF POLICIES DURING LIFE**, ranging from 40 per cent. to upwards of 100 per cent. of premiums paid, according to age of Policy.

**INVALID LIVES.**—Under an equitable system, Invalid, or second-class lives, can be Assured *without extra premium*. Agents of other Offices who have cases declined or heavily surcharged, are invited to apply for particulars, to whom commission will be allowed.

*Active and Influential Agents required.*

# THE STANDARD FIRE OFFICE, LIMITED.

Head Offices:—LONDON AND BELFAST.

Subscribed Capital, £120,000. Paid-up Capital, £30,000.

Annual Income, £50,000.

London Head Office—76, KING WILLIAM STREET, E.C.

Belfast Head Office—8, DONEGAL SQUARE SOUTH.

## Branch Offices.

MANCHESTER - Marsden Street.

LIVERPOOL - H 8, Exchange Buildings.

LEEDS - 16, East Parade.

GLASGOW - 92, St Vincent Street.

DUNDEE - 33, Meadowsdale.

Chairman of the London Board.

ERNST NOEL, Esq., M.P.

Chairman of the Belfast Board.

Sir JOHN PRESTON, J.P.

## Bankers.

THE IMPERIAL BANK, LIMITED, Lqthbury, London, E.C.; MANCHESTER AND LIVERPOOL DISTRICT BANKING COMPANY, Manchester; BRITISH LINEN BANK, Glasgow.

## Auditors.

Messrs. TURQUAND, YOUNGS & Co., Coleman Street, London; Mr. GEORGE PELAN, Belfast.

THE STANDARD FIRE OFFICE, LIMITED, effects Insurances on a system of Equitable rating, in accordance with the character and merit of the risks.

Agents required. Prospectuses, &c., on Application at the Head or Branch Offices.

J. HUGH MIDDLETON, General Manager.

# THE ECONOMIC LIFE ASSURANCE SOCIETY,

No. 6, NEW BRIDGE STREET, BLACKFRIARS, LONDON, E.C.

ESTABLISHED 1823.

## Directors.

HENRY BARNETT, Esq., *Chairman.*

The Right Hon. E. PLEYDELL BOUVIERIE, *Deputy-Chairman.*

CHARLES ARTHUR BARCLAY, Esq.

MICHAEL BIDDULPH, Esq., M.P.

EDWARD CHARRINGTON, Esq.

JOHN HARMAN, Esq.

C. H. W. ACOURT REPINGTON, Esq.

GEORGE KETTLBY RICKARDS, Esq.

ALFRED SARTORIS, Esq.

AUGUSTUS KEPPEL STEPHENSON, Esq.

RT. HON. LORD SUDELEY.

RICHARD TAYLOR, Esq.

*Actuary*—RICHARD CHARLES FISHER, Esq.

## ADVANTAGES OFFERED BY THE SOCIETY:

The lowest rates of Premium on the **Mutual System** for young and middle-aged lives, with early participation in Profits.

|                                          |     |     |     |            |
|------------------------------------------|-----|-----|-----|------------|
| Number of Policies in Force              | ... | ... | ... | 10,072     |
| Sums Assured, with Bonus Additions       | ... | ... | ... | £9,796,486 |
| Security—Accumulated Fund                | ... | ... | ... | £3,375,359 |
| Annual Income                            | ... | ... | ... | £870,957   |
| Total Claims paid, with Bonus Additions  | ... | ... | ... | £5,761,528 |
| Total Bonuses declared to 1879 inclusive | ... | ... | ... | £3,507,415 |

**Bonus.**—The Society being on the **Mutual** principle, the Assured share the whole of the profits. Policies effected before 31st December of each year, receive a full year's Bonus for the year of entry.

## DIVISION OF PROFITS, 1879.

|             |     |     |     |                 |
|-------------|-----|-----|-----|-----------------|
| Assets      | ... | ... | ... | £3,512,661      |
| Liabilities | ... | ... | ... | 2,949,995       |
| Surplus     | ... | ... | ... | <u>£562,666</u> |

Prospectuses, Statement of Accounts, and full particulars may be obtained on application to

JOHN RALPH GRIMES, *Secretary.*

# LION FIRE

INSURANCE COMPANY, LIMITED.

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Head Office—5, LOTHBURY, LONDON, E.C.
 ~~~~~

**SUBSCRIBED CAPITAL, £1,000,000 Sterling.**

**PAID-UP, £200,000. RESERVE FUND, £50,000.**

## DIRECTORS.

**CHAIRMAN—JOHN STANIFORTH, Esq.**

**HON. EVELYN ASHLEY, M.P.**

**CHARLES ELEY, Esq.**

**JAMES STAATS FORBES, Esq.**

**LORD CLAUD J. HAMILTON, M.P.**

**LORD ALEX. GORDON LENNOX.**

**ALLAN MORRISON, Esq.**

**LORD NORREYS.**

**ARTHUR JOHN OTWAY, Esq., M.P.**

**SIR PHILIP ROSE, BART.**

**HON. EDWARD G. STRUTT.**

**FRANCIS WEBB, Esq.**

**Office in Paris—24, AVENUE DE L'OPERA.**

## DIRECTORS IN PARIS.

**VICOMTE DE CHAMPEAUX-VER-NEUIL.**

**COMTE DE SIR COURT.**

**M. ANTOINE CONTE.**

**M. O. DEPEYRE.**

**M. LEOPOLD DE GAILLARD.**

**BARON JORANT.**

**M. LAVEDAN.**

**M. P. AMEDEE PICHOT.**

**M. LEON RIA NT.**

**M. RICHARD VACHERON.**

**M. AUGUSTE SPEMENT.**

**M. PAUL VINCENOT.**

**Auditors—MESSRS. QUILTER, BALL & CO.**

**Bankers—LONDON JOINT STOCK BANK.**

**Solicitors—MESSRS. ASHURST, MORRIS, CRISP & CO.**

**Superintendent of the Home Business—WILLIAM ROBERTS.**

**Superintendent of the Foreign Business—FRANK LIVESAY.**

**Secretary—J. B. DAVISON.**

**General Manager—CHARLES BEDDALL.**

*This Company is now prepared to Insure all kinds of Property against Loss or Damage by Fire.*

**AGENTS REQUIRED in Unrepresented Districts.**

**HEAD OFFICE—5, LOTHBURY, LONDON, E.C.**

# LAW LIFE ASSURANCE SOCIETY.

INSTITUTED 1833.

OFFICE:—FLEET STREET, LONDON, E.C.

SUBSORIZED CAPITAL, ONE MILLION.

The Right Hon. Baron CAMPBELL.  
The Right Hon. Viscount CRANBROOK.  
The Right Hon. Lord Justice THESIGER.

## Trustees.

The Hon. Vice-Chancellor Sir CHARLES HALL.  
WILLIAM FREDERICK HIGGINS, Esq.  
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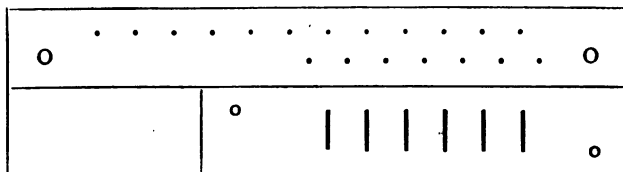
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